CA2 ALIN
A55
1949

ALBERTA LEGISLATURE LIBRARY
3 3398 00421 3426

LEGISLATURE LIBRARY
FEB 19 2016
EDMONTON

ANNUAL REPORT

OF THE

Superintendent of Insurance

AND

Fire Commissioner

Alberta

DEPARTMENT OF PROVINCIAL SECRETARY

1949

Published by Direction of
THE HONOURABLE C. E. GERHART
Provincial Secretary

EDMONTON, Printed by A. SHNITKA, King's Printer for Alberta, 1950.

ANNUAL REPORT

OF THE

Superintendent of Insurance

AND

Fire Commissioner

Alberta

DEPARTMENT OF PROVINCIAL SECRETARY

1949

Published by Direction of

THE HONOURABLE C. E. GERHART

Provincial Secretary

EDMONTON

Printed by A. SHNITKA, KING'S PRINTER

1950

Digitized by the Internet Archive
in 2018 with funding from
Legislative Assembly of Alberta - Alberta Legislature Library

https://archive.org/details/annualreportofsu1949albe

CONTENTS

Page

Report of the Superintendent of Insurance 1- 8

STATEMENTS OF PROVINCIAL COMPANIES

Joint Stock:

The Alberta Fire and Accident Insurance Company Limited 9- 10
The Alberta General Insurance Company 11- 12
Canada West Insurance Company 12- 14
Life Insurance Company of Alberta 15- 16
Merchants and Traders Assurance Company 17- 18
Western Union Insurance Company 18- 21

STATEMENTS OF EXTRA-PROVINCIAL COMPANIES

Canadian Home Assurance Company 22- 24
The Retail Lumberman's Mutual Life Insurance Company 25- 26
The Saskatchewan Guarantee and Fidelity Company Limited 26- 28
Saskatchewan Mutual Fire Insurance Company 28- 31

MISCELLANEOUS

Insurance Companies Licensed 32- 69

ABSTRACTS OF RETURNS

Life Insurance—Premium Income on Alberta Business 70
Life Insurance—Disbursements to Policyholders in Alberta 71
Life Insurance—Exhibit of Policies in Alberta 72
Fraternal Societies—Summary Financial Statement 73
Fraternal Societies—Premium Income and Disbursements 74
Fraternal Societies—Exhibit of Mortuary Certificates 75
Fraternal Societies—Exhibit of Certificates (other than Mortuary) 76
Fire Insurance 77- 82
Automobile Insurance 83- 87
Accident, Sickness, Liability, and Guarantee Insurance 88- 91
Hail Insurance 92
heft, Plate Glass, Personal Property, and Miscellaneous Insurance 93- 97

FIRE BRANCH

Report of Fire Commissioner 98- 99
Table No. 1—A Comparison of Monthly Losses in 1948 and 1949 100
Table No. 2—A Comparison of Fire Losses from January 1, 1940, to December 31, 1949 100
Table No. 3—Classification and Causes of Property Loss 100-104
Table No. 4—Institutional and Assembly Buildings 105-107
Table No. 5—Losses Caused by Lightning 108-109
Table No. 6—Fire Losses by Property Classification 110
Table No. 7—Causes of Fires 110
Table No. 8—Largest Losses 111-112
Table No. 9—Inspection and Orders Issued 112-113
Table No. 10—Fire Investigation 113
Table No. 11—Statement of Fatalities—1949 113

GOVERNMENT OF THE PROVINCE OF ALBERTA
DEPARTMENT OF THE PROVINCIAL SECRETARY

OFFICE OF THE SUPERINTENDENT OF INSURANCE

Edmonton, June 30th, 1950.

TO THE HONOURABLE C. E. GERHART,
Provincial Secretary of Alberta,
Edmonton, Alberta.

Dear Sir:

Pursuant to Section 20, Chapter 201, 1942, The Alberta Insurance Act, I have the honour to submit the thirty-seventh Annual Report of the Office of the Superintendent of Insurance for the year ending December 31st, 1949, giving abstracts of the annual statements of insurance companies licensed to do business in Alberta, detailed statements of provincial and extra-provincial companies, together with other data of administration, both with respect to The Alberta Insurance Act and The Real Estate Agents' Licensing Act.

During 1949 the following nine companies were licensed for the first time to write insurance in the Province of Alberta:

American Equitable Assurance Company of New York.
Central Union Insurance Company.
Continental Assurance Company.
Contingency Insurance Company Limited.
Dominion General Benefit Association.
The Hanover Fire Insurance Company.
The Indemnity Marine Assurance Company, Limited.
Phenix Underwriters Agency of the Fidelity-Phenix Fire Insurance Company of New York.
North American Life and Casualty Company.

As at December 31st, 1949, 10 Companies ceased to do business in the Province:

The Alliance Insurance Company of Philadelphia.
American Automobile Fire Insurance Company.
American Home Fire Insurance Company.
The California Insurance Company.
Canadian Alliance Insurance Company.
Columbia Insurance Company of New York.
Imperial Assurance Company.
Montreal Underwriters' Agency of Insurance Company of North America.
The North West Fire Insurance Company.
United Firemen's Insurance Company of Philadelphia.

At December 31st, 1949, there were 16 Provincial, Extra-Provincial and Foreign Companies licensed under the provisions of The Alberta Insurance Act, classified as follows:

Accident and Sickness	1
Automobile and Other Classes	1
Fire and Other Classes	3
Fire, Accident and Sickness and Other Classes	1
Fraternal Societies	5
Guarantee	1
Life	1
Mutual Benefit Societies	1
Mutual Fire Insurance Only	1
Mutual Fire and Other Classes	1
Total	16

At December 31st, 1949, there were 296 Dominion Registered Companies doing business under the Act, classified as follows:

Accident and Other Classes	4
Accident and Sickness	1
Accident, Sickness and Other Classes	13
Automobile Insurance Only	5
Automobile and Other Classes	3
Fire and Other Classes	138
Fire, Accident, Sickness and Other Classes	44
Fire, Life and Accident, Sickness and Other Classes	2
Fraternal Societies	14
Life Insurance Only	21
Life, Accident and Sickness	12
Life, Accident, Sickness and Other Classes	1
Hail Only	1
Live Stock Insurance Only	1
Mutual Benefit Societies	1
Mutual Fire and Other Classes	8
Reciprocal or Inter-Insurance Exchanges	11
Underwriters' Agencies	11
Miscellaneous	5
Total	296

The following Insurance Adjusters were licensed in 1949:

EDMONTON:

Crosland, Peacock & Company—W. E. Bragg, N. Floyd, K. J. I. Fraser.

Geo. S. Day & Company — E. Clarke, G. S. Day, R. S. Miller, H. C. Pratt, R. A. Rooney.

Glendinning-Campbell-Hope and Company—P. Campbell-Hope, R. J. Glendinning.

The Lilly Adjustment Agency—A. R. Lilly, P. D. MacRae.

Millar and Learmonth—M. A. Abrams, J. Green, K. E. Heacock, C. E. Learmonth, J. H. Millar, F. K. Russill.

Henry C. Runte & Company—R. B. Aubrey, E. C. Clark, R. T. Dean, T. H. Ford, B. Jackson, R. D. Kennedy, H. C. Runte, T. H. Stout, F. J. Weist.

James Taylor Company—G. F. Boyd, J. L. DeVoin, R. J. B. Garland, R. A. Hicks, C. G. P. Spilsted, H. G. Sharp, J. Taylor.

CALGARY:

Crosland, Peacock & Company—J .M. Arnold, R. J. Borland, C. G. Crosland, R. C. Fox, R. J. Kennedy, N. R. Peacock, L. M. Robb, H. H. Spear, H. N. Spence, T. K. Summerell.

C. R. Horel.

Interprovincial Insurance Claims Limited—J. W. Birnie, W. T. Wilkinson, L. E. Woolsey.

Kelly-Lucy Adjustment Service—N. W. Ingeborg, C. F. Kelly, R. E. Lucy, G. M. Kelly, S. A. McPhail.

The Lilly Adjustment Agency—L. D. Lilly.

Herbert E. Miller—Hail Certificate Only.

H. S. Morkill & Company—A. McPhail, H. S. Morkill, R. W. Stewart.

North West Adjustment and Inspection Company Limited—Arthur A. Fredell—Hail Certificate Only. Ward A. Steckle—Hail Certificate Only.

Patterson, Waugh, O'Fallon, Taylor—A. C. Anderson, H. Perry, J. C. Reid, F. J. Sherlock, S. J. Sherlock, W. G. Sherlock.

LETHBRIDGE:

Bodard Adjustment Bureau—S. J. Bodard, H. G. Carbert, B. C. R. Hutchinson, W. B. Shand.

The Lilly Adjustment Agency—E. C. Anderson.

MEDICINE HAT:

Bodard Adjustment Bureau—J. E. S. Milroy.

DIDSBURY:

North West Adjustment and Inspection Company Limited—Ralph E. Hoover—Hail Certificate only.

NON-RESIDENT:

DAWSON CREEK, B. C.:

James Taylor Company—W. D. Robertson, D. D. Tod.

REGINA, SASKATCHEWAN:

The Continental Insurance Company—J. W. Farnell—Hail Certificate only.

SASKATOON, SASKATCHEWAN:

The Continental Insurance Company—Dale Shockey—Hail Certificate only.

WINNIPEG, MANITOBA:

S. F. Cross and Company—S. F. Cross.

There were 3,852 Certificates of Authority to write insurance issued to Agents during the licensing year, February 15th, 1949, to February 15th, 1950. The following statement shows the locations of these Agents and the classes of business for which they were licensed:

	Automobile	Casualty	Employees	Fire & Other Classes	Hail	Life
Edmonton	4	115	60	209	12	358
Calgary	9	96	55	187	19	311
Lethbridge	2	12	11	31	17	61
Medicine Hat	1	8	7	14	4	31
Red Deer	1	5	5	15	1	26
Wetaskiwin	2	0	2	10	1	7
Drumheller	1	1	2	6	3	7
Towns and Villages	33	63	27	1,017	387	487
Non-Resident	0	16	0	64	4	25
	53	316	169	1,553	448	1,313

The following table shows the premiums and losses during 1949 within the Province, covering all classes of Insurance except Life:

Class of Insurance	Net Premiums Written.	Net Losses Incurred.
Accident and Sickness	$ 2,047,009	$ 1,046,359
Automobile	5,609,631	2,905,503
Fire	7,605,687	5,075,113
Guarantee	248,591	42,460
Hail	343,826	142,059
Liability	425,537	156,582
Miscellaneous	506,947	259,473
Personal Property	715,983	301,613
Plate Glass	60,439	30,702
Theft	102,325	18,507
	$17,665,975	$ 9,978,371

The following is a comparison of life insurance premiums collected, disbursements to policyholders and insurance written during the years 1947, 1948 and 1949, and a comparison of life insurance at risk as at December 31st, 1947, December 31st, 1948, and December 31st, 1949:

Premiums:		*Disbursements*:	
1947	$ 15,726,299.	1947	$ 5,239,991.
1948	17,183,258.	1948	5,829,123.
1949	19,055,904	1949	5,974,255
Insurance at Risk:		*Insurance Written* (new issued):	
1947	$553,648,703.	1947	$ 85,865,533.
1948	621,308,112.	1948	87,104,422.
1949	711,330,095	1949	107,718,743

During the licensing year July 1st, 1949, to June 30th, 1950, 1,199 licenses under The Real Estate Agents' Licensing Act were issued. These included 622 Real Estate agents' licenses and 577 salesmen's licenses.

E. R. HUGHES,

Superintendent of Insurance.

THE ALBERTA FIRE AND ACCIDENT INSURANCE COMPANY LIMITED

HEAD OFFICE: 200A GRAIN EXCHANGE BUILDING, CALGARY, ALBERTA

Incorporated May, 1907

Commenced Business in Alberta, October 11, 1911.

Licensed in the Province of Alberta.

Officers:

James D. D. Spence, President and General Manager, Calgary, Alberta
Wallace W. Ferguson, Vice-President ..... Calgary, Alberta
M. E. Harkley, Secretary ..... Calgary, Alberta
Irene Sandercock, Treasurer ..... Calgary, Alberta

Directors:

James D. D. Spence, Wallace W. Ferguson, I. Sandercock, P. Sutherland, C. H. Marshall, Allan J. Spence, Wesley Clement, William P. Spence, M. E. Harkley.

Auditors: Richardson & Graves, Chartered Accountants, Calgary, Albberta

Deposit with the Government of the Province of Alberta $15,000.00

Capital Stock

Amount of Capital Stock authorized $1,000,000.00
Number of Shares: 5,000 Ordinary, Par Value $100.00
5,000 Preferred Par Value $100.00

	Amount subscribed for	Amount paid in cash
Capital stock at beginning of year	$238,400.00	$31,212.50
Capital stock at end of year	$238,400.00	$31,212.50

FINANCIAL STATEMENT (DECEMBER 31, 1949)

ASSETS

Book value of bonds, debentures and debenture stocks:		
Not in default	$44,908.50	
In default	2,625.00	
		$ 47,533.50
Cash on hand and in banks		178.86
Interest:		
Accrued	$ 449.28	$ 449.28
All Other Assets		
Prepared Licenses		220.00
Gross Assets		$ 48,381.64
Deduct Assets not admitted		2,683.50
Total Admitted Assets		$ 45,698.14

LIABILITIES

Total provision for unpaid claims		$ 205.32
Total net reserve (carried out at 80%)		1,629.79
Expenses due and accrued		134.18
Taxes due and accrued		108.25
All other Liabilities:		
Endowment reserve	$ 480.00	480.00
Total liabilities excluding Capital Stock		$ 2,557.54
Capital Stock paid in Cash	$ 31,212.50	
Surplus in Profit and Loss Account	11,928.10	43,140.60
Total Liabilities		$ 45,698.14

PROFIT AND LOSS ACCOUNT

Net premiums written		$ 5,412.59
Reserve of unearned premiums (80%):		
At beginning of year	$ 1,946.45	
At end of year	1,629.79	
Decrease		316.66
Net premiums earned		$ 5,729.25
Net claims incurred		2,077.45
Commissions		246.66
Taxes		368.64
Salaries, fees and travelling expenses		4,515.10
All other expenses		927.98
Total Claims and Expenses		$ 8,135.83
Underwriting loss		*$ 2,406.58*
Other revenue:		
Interest earned: Cash and accruals	$ 1,375.83	
Decrease in deficiency of market under book value of securities	1,151.25	
Adjustment of prior year's Taxes on Income	63.62	$ 2,590.70
		$ 184.12
Other expenditure:		
Legal and Government Fees Re: Incorporation under a Private Bill	$ 1,179.79	$ 1,179.79
Net loss for the year		*$ 995.67*

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year	$ 41,436.27
Adjustment of unadmitted assets of prior years	2,700.00
	$ 44,136.27
Net loss for the year	*$ 995.67*
	$ 43,140.60
Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year	$ 43,140.60

EXHIBITS OF PREMIUMS (IN CANADA)

ACCIDENT AND SICKNESS:

Gross in Force at end of 1948	$ 6,521.25
Taken in 1949 (new and renewed)	5,412.59
Ceased in 1949 (including renewed)	6,521.25
Gross in Force at end of 1949	5,412.59
Reinsurance	.....
Net in Force at end of 1949	5,412.59

THE ALBERTA GENERAL INSURANCE COMPANY

HEAD OFFICE: EDMONTON, ALBERTA

Incorporated March 31, 1948

Commenced Business in Alberta, April 1, 1948

Licensed in the Province of Alberta.

Officers:

John C. Black, Underwriter ..... Edmonton, Alberta

Chas. E. Kehoe, Chief Accountant ..... Edmonton, Alberta

Directors:

Ralph R. Moore, John E. Hart, K.C.; J. M. Tweddle

Auditors: Peat, Marwick, Mitchell & Co., Chartered Accountants, Edmonton, Alberta.

Deposit with the Government of the Province of Alberta $100,000.00

FINANCIAL STATEMENT (DECEMBER 31, 1949)

ASSETS

Mortgage loans on real estate (First liens)		$ 5,050.04
Amortized book value of bonds, debentures and debenture stocks:		
Not in default		411,120.74
Cash on hand and in banks		57,009.44
Interest:		
Accrued		2,574.22
Agents balances and premiums uncollected:—		
Written on or after October 1, 1949	$ 45,619.60	45,619.60
Amount due from reinsurance on losses already paid		3,261.51
All other Assets		9,784.73
Gross Assets		$534,420.28
Total Admitted Assets		$534,420.28

LIABILITIES

Total provision for unpaid claims		$ 13,767.24
Adjustment expenses of said claims		377.10
Total net reserve (carried out at 80%)		251,104.01
Taxes due and accrued		16,226.93
Reinsurance premiums		3,096.08
Return premiums and balance due agents		283.68
All other liabilities:—		
Sundry Accounts payable		$ 4,166.31
Reserve for rent		10,500.00
Reserve for net reinsurance premiums not due or in course of payment		86,202.83
Total liabilities excluding Capital Stock		$385,724.18
Reserve Fund	$124,225.87	
Surplus in Profit and Loss Account	24,470.23	
Excess of assets over liabilities (Surplus for protection of policyholders)		148,696.10
Total liabilities		$534,420.28

PROFIT AND LOSS ACCOUNT

Net premiums written		$248,478.67
Reserve of unearned premiums (80%):		
At beginning of year	$239,087.75	
At end of year	251,104.01	
Increase		$ 12,016.26
Net premiums earned		$236,462.41
Net claims incurred		94,033.36
Net adjustment expenses incurred		6,069.65
Commissions		10,787.06
Taxes		12,095.21
Salaries, fees and travelling expenses		77,931.42
All other expenses		38,879.20
Total claims and expenses		$218,221.78
Underwriting profit		18,240.63
Other revenue:		
Interest earned: Cash and accruals $ 11,083.06		
Adjustment by amortization 152.31		
	$ 10,930.75	
Profit on Sale of Investments	118.95	
Sundry Revenue	407.76	
		$ 11,457.46
Other expenditure:		
Income and Excess Profits Taxes	$ 7,911.40	
Other losses:		
Brokerage Department	223.93	
		8,135.33
Net Profit for the year		$ 21,562.76

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of Assets over Liabilities (excluding Capital Stock from Liabilities) at beginning of year	$127,133.34
Net profit for the year brought down	21,562.76
	$148,696.10
Surplus of Assets over Liabilities (excluding Capital Stock from Liabilities, at end of year	$148,696.10

EXHIBITS OF PREMIUMS IN FORCE (IN CANADA)

FIRE:

Net in force at end of 1948	$596,898.09
Taken in 1949 (new and renewed)	.....
Ceased in 1949 (including renewed)	.....
Gross in force at end of 1949	.....
Reinsurance	.....
Net in force at end of 1949	$599,414.39

CANADA WEST INSURANCE COMPANY

HEAD OFFICE: 10343 WHYTE AVENUE, EDMONTON, ALBERTA

Incorporated, March 27, 1946.

Commenced Business in Alberta, May 6, 1946.

Licensed in the Province of Alberta.

Officers:

W. E. Bullock, President ..... Taber, Alberta
Frank O'Sullivan, Vice-President ..... Lethbridge, Alberta
J. C. Landeryou, Exec. Vice-President ..... Lethbridge, Alberta
M. H. Ponich, Secretary ..... Two Hills, Alberta
E. L. Boida, General Manager ..... Edmonton, Alberta
R. S. Lee, Treasurer ..... Barnwell, Alberta

Directors:

J. C. Landeryou, M. H. Ponich, R. S. Lee, W. E. Bullock, G. F. Tollestrup, W. Miller, A. K. Olive, F. O'Sullivan, S. A. Fraser, E. A. Naismith, F. H. Armitage, C. J. Hobeck.

Auditors: Patriquin, Duncan, McClary, McClary & King, Chartered Accountants, Edmonton, Alberta.

Deposit with the Government of the Province of Alberta $112,000.00

CAPITAL STOCK

Amount of capital stock authorized $500,000.00
Number of Shares: 5,000, Par Value: $100.00.

	Amount subscribed for	Amount paid in cash
Capital stock at beginning of year	$54,000.00	$27,900.00
Capital stock issued during year	87,600.00	87,600.00
Capital stock at end of year	$141,600.00	$115,500.00

FINANCIAL STATEMENT (DECEMBER 31, 1949)

ASSETS

Loans secured by bonds, stocks and other collateral		$ 4,394.80
Amortized book value of bonds, debentures and debenture stocks:		
Not in default	$150,261.13	$150,261.13
Cash on hand and in banks		35,926.22
Interest:		
Accrued	$ 1,634.71	1,634.71
Agents' balances and premiums uncollected:		
Written prior to October 1, 1949	$ 6,611.28	
Written on or after October 1, 1949	42,291.74	48,903.02
All other Assets		$ 33,121.25
Gross Assets		$274,241.13
Deduct Assets not admitted		17,490.75
Total admitted Assets		$256,750.38

LIABILITIES

Total provision for unpaid claims	$ 86,972.03
Adjustment expenses of said claims	16,489.31
Total net reserve (carried out at 80%)	111,243.65
Reserve and unpaid losses under unlicensed reinsurance unsecured	2,321.38
Expenses due and accrued	1,114.17
Taxes due and accrued	5,802.50
Reinsurance premiums	9,342.13
Return premiums and balance due agents	281.09
All other liabilities	20,000.00
Total liabilities excluding capital stock	$253,566.26

Capital stock paid in cash	$115,500.00	
Capital surplus—Forfeited shares	1,800.00	
	$117,300.00	
Deficit in Profit and Loss Account	*114,115.88*	
Excess of Assets over Liabilities (surplus for protection of policyholders		3,184.12
Total Liabilities		$256,750.38

PROFIT AND LOSS ACCOUNT

Net premiums written		$267,092.69
Reserve of unearned premiums (80%):		
At beginning of year	$133,302.34	
At end of year	111,243.65	
Decrease		22,058.69
Net premiums earned		$289,151.38
Net claims incurred		$163,416.94
Net adjustment expenses incurred		31,364.76
Commissions		49,375.94
Taxes		6,295.66
Salaries, fees and travelling expenses		24,943.51
All other expenses		12,047.32
Total claims and expenses		$287,444.13
Underwriting profit		$ 1,707.25
Other revenue		3,752.04
Net profit for the year		$ 5,459.29

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Deficit of assets over liabilities (excluding capital stock from liabilities) at beginning of year		*$109,173.50*
Increase in paid-in capital stock	$ 87,600.00	
Net profit for the year	5,459.29	93,059.29
		$ 16,114.21
Premium Tax adjustment (1947 and 1948)	$ 2,666.05	
Incorporation Expense written off	900.00	3,566.05
		$ 19,680.26
Decrease in unadmitted ledger assets	$ 8,648.94	
Decrease in unlicensed reinsurance unsecured	13,990.44	22,639.38
		$ 2,959.12
Directors' fees re 1947 cancelled		225.00
Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year		$ 3,184.12

EXHIBITS OF PREMIUMS IN FORCE (IN CANADA)

AUTOMOBILE:	
Gross in force at end of 1948	$307,337.90
Taken in 1949 (new and renewed)	371,490.06
Ceased in 1949 (including renewed)	384,856.32
Gross in force at end of 1949	293,971.64
Reinsurance	20,005.07
Net in force at end of 1949	273,966.57
INLAND TRANSPORTATION:	
Gross in force at end of 1948	$ 13,214.38
Taken in 1949 (new and renewed)	4,945.85
Ceased in 1949 (including renewed)	14,017.68
Gross in force at end of 1949	4,142.55
Reinsurance	.....
Net in force at end of 1949	$ 4,142.55

LIFE INSURANCE COMPANY OF ALBERTA

HEAD OFFICE: EDMONTON, ALBERTA

Incorporated, March 31st, 1948.

Commenced Business in Alberta, April 1st, 1948.

Licensed in the Province of Alberta.

Officers:

R. M. Marven, General Manager	Edmonton
J. Garrett, Chairman of Board	Edmonton
R. B. Croydon, Secretary	Edmonton
J. Turnbull, Consultant	Edmonton
K. J. Preston, Treasurer	Edmonton

Directors:

J. Garrett, F. G. Winspear, K. A. McKenzie, F. G. Stewart, R. M. Marven.

Auditors: Peat, Marwick, Mitchell & Company, Edmonton, Alberta.

Deposit with the Government of the Province of Alberta $100,000.00

FINANCIAL STATEMENT (DECEMBER 31, 1949)

ASSETS

Loans on policies and other amounts secured by the Company's policies in force	$ 7,608.53
Book value of bonds, debentures and debenture stocks	647,390.70
Book value of stocks	29,313.14
Cash on hand and in banks	7,175.14
Total ledger assets at book value	$691,487.51
Total interest, dividends and rents due and accrued	6,640.40
Total net premiums due and uncollected and deferred	23,303.86
Total Admitted Assets	$721,431.77

LIABILITIES

Net reserve under assurance, annuity and other contracts in force for payments not due, etc.	$331,332.00
Provision for disability claims unreported or reported but not admitted	448.00
Amounts left with the Company at interest including interest accumulations thereon	18,596.77
Received from policy holders in advance:— Interest	2,314.74
Provision for profits to Provincial Treasurer payable in the year following date of account	389.86
Net profits credited to deferred dividend policies	43.32
Provision for accrued profits to Provincial Treasurer	29.57
Premium Tax	2,909.57
Commissions to agents due and accrued	3.25
Borrowed money	50,000.00
Staff pension, assurance and savings funds	1,956.42
All other liabilities due and accrued	3,306.29
Total Liabilities	$411,329.79

INCOME

Total net premium income and consideration for annuities		$145,744.70
Amounts left with the Company at interest		10,097.89
Interest, dividends and rents		13,187.57
Advances made to agents in previous years and recovered during the year		533.20
Income from all other sources		2,372.65
Gross profit on sale or maturity of ledger assets:—		
Bonds and debentures and debenture stocks		132.51
Total Income		$172,068.52

DISBURSEMENTS

Total net disbursements under assurance, annuity and sinking fund contracts		$ 18,853.21
Amounts left with the Company at interest		1,150.66
Taxes, Licenses and Fees:—		
Taxes on premiums	$ 1,373.31	
Licenses and fees	660.00	
Other taxes	256.50	2,289.81
Head Office Expenses:—		
Salaries	$ 21,129.77	
Directors' fees	590.00	
Auditors' fees	500.00	
Travelling expenses	1,689.59	
Miscellaneous	3,043.30	$ 26,952.66
Branch Office and Agency Expenses:—		
Assurance Commissions:		
First year — Ordinary	$ 27,051.76	
Renewal — Ordinary	3,924.69	
Annuity Commissions:		
First year — Ordinary	177.86	
Renewal — Ordinary	23.81	
Single — Ordinary	99.06	
Salaries	16,381.19	
Advances made to agents	7,640.75	
Travelling expenses	6,403.76	
Rent	1,920.00	
Miscellaneous	1,538.51	$ 65,161.39
All other expenses:—		
Advertising	$ 1,468.77	
Books and periodicals	567.74	
Express, telegrams and telephones	1,192.37	
Legal fees	825.00	
Medical fees	3,250.32	
Office furniture	1,585.78	
Postage	1,219.44	
Printing and stationery	8,636.77	
Staff Pension Fund	1,257.21	
Miscellaneous	865.00	$ 20,868.40
All other disbursements:—		
Unemployment Insurance		$ 392.87
Interest paid		54.45
Gross loss on sales or maturity of ledger assets:—		
Bonds and debentures and debenture stocks		84.55
Gross decrease by adjustment of Ledger assets:—		
Bonds and debentures and debenture stocks		738.98
Total Disbursements		$136,546.98

MERCHANTS AND TRADERS ASSURANCE COMPANY

HEAD OFFICE: CALGARY, ALBERTA.

Incorporated, April 5th, 1917.

Commenced Business in Alberta, April 5th, 1917.

Licensed in the Province of Alberta.

Officers:

J. O. Miller, President ..... Calgary, Alberta
F. L. Watt, Vice-President ..... Calgary, Alberta
R. G. Beazley, Secretary-Treasurer ..... Calgary, Alberta

Directors:

J. O. Miller, R. G. Beazley, F. L. Watt, C. Anderson, J. H. Ure, H. M. Martin, J. A. Bell.

Auditors: Richardson & Graves, Chartered Accountants, Calgary, Alberta.

Deposit with the Government of the Province of Alberta $10,007.52

Capital Stock

Amount of capital stock authorized $500,000.00
Number of Shares: 10,000, Par Value, $50.00.

	Amount subscribed for	Amount paid in cash
Capital stock at beginning of year	$200,200.00	$25,000.00
Capital stock at end of year	200,200.00	25,000.00

FINANCIAL STATEMENT (DECEMBER 31, 1949)

ASSETS

Amortized book value of bonds, debentures and debenture stocks:		
Not in default		$ 33,205.02
Cash on hand and in banks		2,790.10
Agents' balances and premiums uncollected:		
Written on or after October 1, 1949	$ 10,668.41	10,668.41
Amount due from reinsurance on losses already paid		36.19
Gross Assets		$ 46,699.72
Total Admitted Assets		$ 46,699.72

LIABILITIES

Total net reserve (carried out at 100%)		$ 158.07
Cash dividends to shareholders:		
Due and unpaid		4,000.65
Expenses due and accrued		150.00
Taxes due and accrued		129.47
Reinsurance premiums		9,834.74
All other liabilities		450.00
Total liabilities excluding Capital Stock		$ 14,722.93
Capital stock paid in cash	$ 25,000.00	
Surplus in Profit and Loss Account	6,976.79	
Excess of assets over liabilities (surplus for protection of policyholders)		$ 31,976.79
Total liabilities		$ 46,699.72

PROFIT AND LOSS ACCOUNT

Net premiums written		$ 316.15
Reserve of unearned premiums (80%):		
At beginning of year	$ 86.30	
At end of year	158.07	

Increase		$ 71.77
Net premiums earned		244.38
Commissions		*$ 3,047.31*
Taxes		6.32
Salaries, fees and travelling expenses		3,054.94
All other expenses		547.87
Total claims and expenses		$ 561.82
Underwriting loss		*$ 317.44*
Other revenues:		
Interest earned: Cash and accruals	$ 1,108.39	$ 1,108.39
		$ 790.95
Other Expenditures:		
Income and Excess Profits Taxes, 1949	$ 123.15	$ 123.15
Net profit for the year		$ 667.80

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding Capital stock from liabilities) at beginning of year	$ 11,232.39
Net profit for the year	667.80
	$ 11,900.19
Dividends declared to shareholders	4,923.40
	$ 6,976.79
Surplus of Assets over Liabilities (excluding Capital stock from Liabilities) at end of year	$ 6,976.79

EXHIBIT OF PREMIUMS IN FORCE IN CANADA

FIRE:	
Gross in force at end of 1948	$ 59,721.09
Taken in 1949 (new and renewed)	38,628.82
Ceased in 1949 (including renewed)	30,092.80
Gross in force at end of 1949	68,257.11
Reinsurance	68,257.11
Net in force at end of 1949	.....
AUTOMOBILE:	
Gross in force at end of 1948	$ 19,610.23
Taken in 1949 (new and renewed)	34,832.75
Ceased in 1949 (including renewed)	26,491.40
Gross in force at end of 1949	27,951.58
Reinsurance	27,951.58
Net in force at end of 1949	.....
FIDELITY:	
Gross in force at end of 1948	$ 172.60
Taken in 1949 (new and renewed)	316.15
Ceased in 1949 (including renewed)	172.60
Gross in force at end of 1949	316.15
Reinsurance	.....
Net in force at end of 1949	316.15

WESTERN UNION INSURANCE COMPANY

HEAD OFFICE: 229 - EIGHTH AVENUE WEST, CALGARY, ALBERTA.

Incorporated, February 16th, 1940.

Commenced Business in Alberta, March 20th, 1940.

Licensed in the Province of Alberta, British Columbia and Saskatchewan.

Officers:

Frank R. Freeze, President	Calgary, Alberta
Robert D. Freeze, Vice-President	Calgary, Alberta
David J. Freeze, Secretary	Calgary, Alberta
Frank R. Freeze, General Manager	Calgary, Alberta
David J. Freeze, Treasurer	Calgary, Alberta

Directors

Frank R. Freeze, Robert D. Freeze, M. McKenzie, W. G. Peterson, Howard F. Freeze, C. M. Freeze, Roy J. Widney, David J. Freeze, L. C. Jackson.

Auditors: Peat, Marwick, Mitchell & Co., Chartered Accountants, Calgary, Alberta.

Deposit with the Government of the Province of Alberta	$125,000.00

CAPITAL STOCK

Amount of capital stock authorized	$500,000.00

Number of Shares: 5,000, Par Value, $100.00.

	Amount subscribed for	Amount paid in cash
Capital stock at beginning of year	$500,000.00	$100,000.00
Capital stock at end of year	500,000.00	100,000.00

PREMIUM ON CAPITAL STOCK

Total amount paid to December 31, 1949	$4,000.00

FINANCIAL STATEMENT (DECEMBER 31, 1949)

ASSETS

Book value of bonds, debentures and debenture stocks at cost:		
Not in default		$483,233.75
Cash on hand and in banks		27,784.11
Interest:		
Accrued		4,388.92
Agents' balances and premiums uncollected:		
Written on or after October 1, 1949	$ 96,642.48	96,642.48
Amount due from reinsurance on losses already paid		8,282.30
All other assets		4,736.75
Gross Assets		$625,068.31
Deduct Assets not admitted		3,776.75
Total Admitted Assets		$621,291.56

LIABILITIES

Total provision for unpaid claims		$121,439.93
Adjustment expenses of said claims		20,140.47
Total net reserve (carried out at 80%)		200,802.64
Expenses due and accrued		662.65
Taxes due and accrued		28,878.60
Reinsurance premiums		1,891.84
All other liabilities		21,554.95
Total liabilities excluding Capital Stock		$395,371.08
Capital stock paid in cash	$100,000.00	
Premium on Capital Stock	4,000.00	
Surplus in profit and loss account	121,920.48	
Excess of assets over liabilities (surplus for protection of policyholders)		$225,920.48
Total liabilities		$621,291.56

PROFIT AND LOSS ACCOUNT

Net premiums written		$373,255.23
Reserve of unearned premiums (80%):		
At beginning of year	$197,456.18	
At end of year	200,802.64	
Increase		$ 3,346.46
Net premiums earned		$369,908.77
Net claims incurred		178,248.74
Net adjustment expenses incurred		30,684.93
Commissions		71,222.37
Taxes		9,879.32
Salaries, fees and travelling expenses		4,730.93
Management fee		$ 28,495.02
All other expenses		7,525.39
Total claims and expenses		$330,786.70
Underwriting profit		39,122.07
Other revenue	$ 24,282.00	24,282.00
		63,404.07
Other expenditure	$ 20,000.00	20,000.00
Net profit for the year		$ 43,404.07

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year	$176,344.89
Net profit for the year	43,404.07
	$219,748.96
Adjustment prior years for income and excess profits taxes	4,775.30
	$214,973.66
ADD:	
Decrease in unadmitted ledger assets	10,946.82
	$225,920.48
Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year	225,920.48

EXHIBITS OF PREMIUMS IN FORCE IN CANADA

FIRE:	
Gross in force at end of 1948	$380,688.79
Taken in 1949 (new and renewed)	226,169.18
Ceased in 1949 (including renewed)	205,654.18
Gross in force at end of 1949	401,203.79
Reinsurance	158,015.40
Net in force at end of 1949	243,188.39
AUTOMOBILE:	
Gross in force at end of 1948	$248,832.89
Taken in 1949 (new and renewed)	293,559.87
Ceased in 1949 (including renewed)	286,275.17
Gross in force at end of 1949	256,117.59
Reinsurance	5,259.43
Net in force at end of 1949	250,858.16
ACCIDENT — PERSONAL:	
Gross in force at end of 1948	$ 121.36
Taken in 1949 (new and renewed)	78.00
Ceased in 1949 (including renewed)	139.06
Gross in force at end of 1949	60.30
Reinsurance	.....
Net in force at end of 1949	60.30

ACCIDENT — PUBLIC LIABILITY:

Gross in force at end of 1948	$ 638.83
Taken in 1949 (new and renewed)	297.06
Ceased in 1949 (including renewed)	438.07
Gross in force at end of 1949	497.82
Reinsurance	1.81
Net in force at end of 1949	496.01

ACCIDENT AND SICKNESS:

Gross in force at end of 1948	$ 1,565.94
Taken in 1949 (new and renewed)	1,613.51
Ceased in 1949 (including renewed)	1,701.23
Gross in force at end of 1949	1,478.22
Reinsurance	34.00
Net in force at end of 1949	1,444.22

FIDELITY BOND:

Gross in force at end of 1948	$ 894.79
Taken in 1949 (new and renewed)	1,812.61
Ceased in 1949 (including renewed)	1,306.63
Gross in force at end of 1949	1,400.77
Reinsurance	23.00
Net in force at end of 1949	1,377.77

SURETY BOND:

Gross in force at end of 1948	$ 4,874.49
Taken in 1949 (new and renewed)	3,836.33
Ceased in 1949 ((including renewed)	5,115.86
Gross in force at end of 1949	3,594.96
Reinsurance	1,519.63
Net in force at end of 1949	2,075.33

INLAND TRANSPORTATION:

Gross in force at end of 1948	$ 1,825.29
Taken in 1949 (new and renewed)	3,258.73
Ceased in 1949 (including renewed)	2,157.18
Gross in force at end of 1949	2,926.84
Reinsurance	.....
Net in force at end of 1949	2,926.84

PERSONAL PROPERTY FLOATER:

Gross in force at end of 1948	$ 3,280.28
Taken in 1949 (new and renewed)	560.66
Ceased in 1949 including renewed)	1,381.06
Gross in force at end of 1949	2,459.88
Reinsurance	169.62
Net in force at end of 1949	2,290.26

PLATE GLASS:

Gross in force at end of 1948	$ 1,244.51
Taken in 1949 (new and renewed)	881.52
Ceased in 1949 (including renewed)	1,059.68
Gross in force at end of 1949	1,066.35
Net in force at end of 1949	1,066.35

GENERAL PROPERTY FLOATER:

Gross in force at end of 1948	$ 1,853.52
Taken in 1949 (new and renewed)	1,303.29
Ceased in 1949 (including renewed)	891.77
Gross in force at end of 1949	2,265.04
Reinsurance	256.93
Net in force at end of 1949	2,008.11

THEFT:

Gross in force at end of 1948	$ 1,448.85
Taken in 1949 (new and renewed)	1,006.08
Ceased in 1949 (including renewed)	1,435.99
Gross in force at end of 1949	1,018.94
Reinsurance	39.08
Net in force at end of 1949	979.86

CANADIAN HOME ASSURANCE COMPANY

HEAD OFFICE: 276 ST. JAMES STREET WEST, MONTREAL, QUEBEC.

Incorporated, April 28th, 1928.

Commenced Business in Alberta, August 26th, 1943.

Licensed in the Province of Alberta, British Columbia, Saskatchewan, Manitoba, Ontario and Quebec.

Officers:

Max Wollner, President ..... Montreal, Quebec
R. H. Saulnier, Vice-President ..... Montreal, Quebec
George Cowie, Secretary-Treasurer ..... Montreal, Quebec

Directors

G. S. Challies, Owen Lobley, J. G. Porteous, R. E. Schofield, Max Wollner.

Auditors: Riddell, Stead, Graham & Hutchison, Montreal, Quebec.

Deposit with the Government of the Province of Alberta $20,000.00

Capital Stock

Amount of capital stock authorized $500,000.00
Number of Shares: A—40,000, Par Value, $ 5.00
B— 3,000, Par Value, $100.00

	Amount subscribed for	Amount paid in cash
Capital stock at beginning of year	$400,000.00	$245,480.00
Capital stock at end of year	400,000.00	245,480.00

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year	$ 60,000.00
Total amount paid to December 31, 1949	60,000.00

FINANCIAL STATEMENT (DECEMBER 31, 1949)

ASSETS

Mortgage loans on real estate:		
First liens		$ 750.00
Amortized book value of bonds, debentures and debenture stocks:		
Not in default		577,393.00
Book value of stocks		56,982.28
Cash on hand and in banks		260,113.27
Interest:		
Accrued		3,935.00
Agents' balances and premiums uncollected:		
Written prior to October 1, 1949	$	
Written on or after October 1, 1949	$ 78,740.43	78,740.43
Amount due from reinsurance on losses already paid		2,971.24
All other assets		54,260.13
Gross Assets		$1,035,145.35
Deduct Assets not admitted		
Total Admitted Assets		$1,035,145.35

LIABILITIES

Total provision for unpaid claims	$138,472.00
Adjustment expenses of said claims	2,753.00

Present value of claims payable by installements not yet due		10,000.00
Total net reserve (carried out at 80%)		226,756.16
Reserve and unpaid losses under unlicensed reinsurance unsecured		20,392.67
Expenses due and accrued		3,897.79
Taxes due and accrued		23,550.00
Reinsurance premiums		6,661.31
Investment reserves		8,133.00
All other liabilities		207,133.44
Total liabilities excluding Capital Stock		$647,749.37
Capital Stock paid in cash	$245,480.00	
Surplus in Profit and Loss Account	141,915.98	
Excess of assets over liabilities (surplus for protection of policyholders)		387,395.98
Total liabilities		$1,035,145.35

PROFIT AND LOSS ACCOUNT

Net premiums written		$428,765.70
Reserve of unearned premiums (80%):		
At beginning of year	$192,719.32	
At end of year	226,756.16	
Increase		34,036.84
Net premiums earned		$394,728.86
Net claims incurred		173,388.86
Net adjustment expenses incurred		20,966.43
Commissions		45,525.28
Taxes		12,753.27
Salaries, fees and travelling expenses		72,922.52
All other expenses		39,464.49
Total claims and expenses		$365,020.85
Underwriting profit		29,708.01
Other revenue	$ 20,749.81	20,749.81
		$ 50,457.82
Other expenditure	$ 8,255.63	8,255.63
Net profit for the year		$ 42,202.19

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year	$365,586.46
Net profit for the year	42,202.19
	$407,788.65
DEDUCT:—	
Increase in unlicensed reinsurance unsecured	20,392.67
Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year	$387,395.98

EXHIBIT OF PREMIUMS IN FORCE IN CANADA

FIRE:

Gross in force at end of 1948	$294,079.37
Taken in 1949 (new and renewed)	369,838.72
Ceased in 1949 (including renewed)	215,912.68
Gross in force at end of 1949	448,005.41
Reinsurance	225,902.14
Net in force at end of 1949	222,103.27

AUTOMOBILE:

Gross in force at end of 1948	$345,638.52
Taken in 1949 (new and renewed)	466,030.57
Ceased in 1949 (including renewed)	482,822.51
Gross in force at end of 1949	328,846.58
Reinsurance	54,838.61
Net in force at end of 1949	274,007.97

ACCIDENT — PERSONAL:

Gross in force at end of 1948	$ 198.00
Taken in 1949 (new and renewed)	.....
Ceased in 1949 (including renewed)	198.00
Gross in force at end of 1949	.....
Reinsurance	.....
Net in force at end of 1949	.....

ACCIDENT — PUBLIC LIABILITY:

Gross in force at end of 1948	$ 3,481.40
Taken in 1949 (new and renewed)	7,825.34
Ceased in 1949 (including renewed)	4,422.65
Gross in force at end of 1949	6,884.09
Reinsurance	1,598.27
Net in force at end of 1949	5,285.82

ACCIDENT — EMPLOYERS' LIABILITY:

Gross in force at end of 1948	$ 1,647.76
Taken in 1949 (new and renewed)	388.70
Ceased in 1949 (including renewed)	1,507.71
Gross in force at end of 1949	528.75
Reinsurance	124.49
Net in force at end of 1949	404.26

ACCIDENT AND SICKNESS:

Gross in force at end of 1948	$ 55.00
Taken in 1949 (new and renewed)	.....
Ceased in 1949 (including renewed)	55.00
Gross in force at end of 1949	.....
Reinsurance	.....
Net in force at end of 1949	.....

FIDELITY:

Gross in force at end of 1948	$ 93.82
Taken in 1949 (new and renewed)	6.46
Ceased in 1949 (including renewed)	100.28
Gross in force at end of 1949	.....
Reinsurance	.....
Net in force at end of 1949	.....

SURETY:

Gross in force at end of 1948	$ 910.00
Taken in 1949 (new and renewed)	20.00
Ceased in 1949 (including renewed)	930.00
Gross in force at end of 1949	.....
Reinsurance	.....
Net in force at end of 1949	.....

PLATE GLASS:

Gross in force at end of 1948	$ 26,797.25
Taken in 1949 (new and renewed)	27,841.08
Ceased in 1949 (including renewed)	18,795.84
Gross in force at end of 1949	35,842.49
Reinsurance	.....
Net in force at end of 1949	35,842.49

THEFT:

Gross in force at end of 1948	$ 2,863.63
Taken in 1949 (new and renewed)	2,755.90
Ceased in 1949 (including renewed)	2,339.68
Gross in force at end of 1949	3,279.85
Reinsurance	1,311.94
Net in force at end of 1949	1,967.91

THE RETAIL LUMBERMEN'S MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE: 407 SCOTT BLOCK, WINNIPEG, MANITOBA.

Incorporated, 1905.

Commenced Business in Alberta, January, 1916.

Licensed in the Province of Alberta, Saskatchewan, Manitoba and Ontario.

Officers:

J. B. Sinclair, President ..... Winnipeg, Manitoba
Chas. McDiarmid, Vice-President ..... Winnipeg, Manitoba
J. A. Godfrey, Treasurer ..... Winnipeg, Manitoba
Hector J. Craig, Secretary ..... Winnipeg, Manitoba

Directors

S. T. Wake, J. L. Thompson, J. E. McFee, Roy McIlrath, A. G. Molstad, B. F. Sine.

Auditors: Thornton, Milne & Campbell, Chartered Accountants, Winnipeg, Manitoba.

Deposit with the Government of the Province of Alberta $11,000.00

FINANCIAL STATEMENT (DECEMBER 31, 1949)

ASSETS

Amortized book value of bonds, debentures and debenture stocks:		
Not in default		$131,797.50
Cash on hand and in banks		23,252.71
All other assets		13,102.30
Gross Assets		$168,152.51
Deduct assets not admitted		1,005.55
Total admitted Assets		$167,146.96

LIABILITIES

Total provision for unpaid claims		$ 6,265.05
Adjustment expenses of said claims		100.30
Investment reserves		23,672.95
All other liabilities		82,114.21
Total liabilities excluding Capital Stock		$112,152.51
Reserve fund	$ 17,000.00	
Surplus in Profit and Loss Account	37,994.45	
Excess of assets over liabilities (surplus for protection of policyholders)		54,994.45
Total liabilities		$167,146.96

PROFIT AND LOSS ACCOUNT

Net premiums written	$ 9,791.63
Net premiums earned	9,791.63
Net claims incurred	13,079.08
Net adjustment expenses incurred	411.44
Taxes	1,246.43
Salaries, fees and travelling expenses	379.30
Management fee	3,900.00
All other expenses	1,292.68

Total claims and expenses		$ 20,308.93
Underwriting loss		10,517.30
Other revenue:		
Interest earned: Cash and accruals	$ 4,171.15	
Reserve for Fire Losses, 1948	10,956.76	$ 15,127.91
Reserve for Fire losses, December 31, 1949		$ 4,610.61

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year		$ 56,000.00
Deduct:		
Office equipment	$ 298.05	
Government Licenses Prepaid	707.50	$ 1,005.55
Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year		$ 54,994.45

THE SASKATCHEWAN GUARANTEE & FIDELITY COMPANY, LIMITED

HEAD OFFICE: REGINA, SASKATCHEWAN.

Incorporated, June 12, 1908.

Commenced Business in Alberta, November 6, 1948.

Licensed in the Province of Alberta and Saskatchewan.

Officers:

Hon. C. M. Fines, President ..... Regina, Saskatchewan
O. W. Valleau, Vice-President ..... Regina, Saskatchewan
H. L. Hammond, Secretary ..... Regina, Saskatchewan
M. F. Allore, General Manager ..... Regina, Saskatchewan

Directors:

Hon. C. M. Fines, O. W. Valleau, G. W. Cadbury
Hon. W. F. Lloyd, C. Thurston.

Auditors: Gladwell, Wilson & Co., Chartered Accountants, Regina, Saskatchewan.

Reciprocal Deposit with the Government of the Province of Saskatchewan $50,200.00

CAPITAL STOCK

Amount of capital stock authorized $500,000.00
Number of Shares: 10,000. Par Value: $50.00.

	Amount subscribed for	Amount paid in cash
Capital stock at beginning of year	$147,100.00	$147,100.00
Capital stock at end of year	$147,100.00	$147,100.00

FINANCIAL STATEMENT (OCTOBER 31, 1949)

ASSETS

Book value of real estate:		
Held under power of sale		$ 108.20
Book value of bonds, debentures and debenture stocks:		
Not in default		210,697.55
Book value of stocks		57,134.55
Cash on hand and in banks		4,159.92
Interest		3,025.46
Agents' balances and premiums uncollected:		
Written prior to July 1, 1949		$ 6,239.13
All other assets		4,124.55
Gross Assets		$285,489.36
Total Admitted Assets		$285,489.36

LIABILITIES

Total provision for unpaid claims		$ 4,935.82
Total net reserve (carried out at 80%)		21,242.68
Investment reserves		18,277.27
All other liabilities:		
Unclaimed Dividends	$ 498.95	
Accounts Payable	500.00	998.95
Total liabilities excluding Capital Stock		$ 45,454.72
Capital stock paid in cash	$147,100.00	
Reserve Fund	15,000.00	162,100.00
Excess of Assets over Liabilities (surplus for protection of policyholders)		77,934.64
Total liabilities		$285,489.36

PROFIT AND LOSS ACCOUNT

Net premiums written		$ 48,821.38
Reserve of unearned premiums (80%):		
At beginning of year	$ 21,934.05	
At end of year	21,242.68	
Decrease	$ 691.37	691.37
Net premiums earned		$ 49,512.75
Net claims incurred		19,294.30
Net adjustment expenses incurred		1,486.98
Commissions		23,531.07
Taxes		1,147.47
Salaries, fees and travelling expenses		1,748.15
All other expenses		2,591.18
Total claims and expenses		$ 49,799.15
Underwriting loss		*286.40*
Other revenue		10,771.89
		$ 10,485.49
Other expenditure		2,015.16
Net profit for the year		$ 8,470.33

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year	$ 79,761.31
Net profit for the year	8,470.33
	$ 88,231.64
Dividends declared to shareholders	10,297.00
	$ 77,934.64
Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year	$ 77,934.64

EXHIBIT OF PREMIUMS IN FORCE (IN CANADA)

AUTOMOBILE:	
Gross in force at end of October, 1948	$ 12,574.20
Taken in 1949 (new and renewed)	18,003.73
Ceased in 1949 (including renewed)	15,056.30
Gross in force at end of October, 1949	15,521.63
Reinsurance	.....
Net in force at end of October, 1949	15,521.63
GUARANTEE AND FIDELITY:	
Gross in force at end of October, 1948	$ 35,836.79
Taken in 1949 (new and renewed)	34,942.71
Ceased in 1949 (including renewed)	40,133.82
Gross in force at end of October, 1949	30,645.68
Reinsurance	577.62
Net in force at end of October, 1949	30,068.06

SASKATCHEWAN MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE: 310 MACMILLAN BLDG., SASKATOON, SASKATCHEWAN.

Incorporated, February 21, 1908.

Commenced Business in Alberta, June 9, 1927.

Licensed in the Province of Alberta, British Columbia, Manitoba and Saskatchewan.

Officers:

R. J. Harper, President ..... Leney, Saskatchewan
William Kershaw, Vice-President ..... Saskatoon, Saskatchewan
H. R. Earl, Managing Director ..... Saskatoon, Saskatchewan

Directors:

R. J. Harper, W. Kershaw, H. R. Earl, H. J. Beck
D. Maclean, O. C. Lawson, J. H. Evans,
R. W. Brigham, E. Williamson.

Auditors: G. G. Patrick & Co., C. A., Saskatoon, Saskatchewan.

Reciprocal deposit with the Province of Saskatchewan $425,000.00

FINANCIAL STATEMENT (DECEMBER 31, 1949)

ASSETS

Book value of real estate:—		
Office premises		$ 7,500.00
Book value of bands, debentures and debenture stocks:		
Not in default		1,394,940.88
Cash on hand and in banks		127,861.79
Interest:		
Accrued		12,643.81
Agents' balances and premiums uncollected:		
Written prior to October 1, 1949	$ 1,918.16	
Written on or after October 1, 1949	161,985.72	
Premiums due from reinsuring companies:		
Written on or after October 1, 1949	$ 4,252.82	$168,156.70
Amount due from reinsurance on losses already paid		32,856.85
All other assets		106,525.62
Gross Assets		$1,850,485.65
Deduct assets not admitted		84,698.97
Total Admitted Assets		$1,765,786.68

LIABILITIES

Total provision for unpaid claims	$150,968.00
Adjustment expenses of said claims	16,548.00
Total net reserve (carried out at 80%)	666,187,68
Taxes due and accrued	63,950.69
Reinsurance premiums	38,579.37
Investment reserves	50,000.00
All other liabilities	600.87
Total liabilities excluding Capital Stock	$986,834.61
Excess of assets over liabilities (surplus for protection of policyholders)	778,952.07
Total liabilities	$1,765,786.68

PROFIT AND LOSS ACCOUNT

Net premiums written		$1,089,603.46
Reserve of unearned premiums (80%):		
At beginning of year	$618,209.68	
At end of year	666,187.68	
Increase		$ 47,978.00
Net premiums earned		$1,041,625.46
Net claims incurred		495,663.31
Net adjustment expenses incurred		54,058.43
Commissions		268,940.41
Taxes		26,773.05
Salaries, fees and travelling expenses		82,406.16
All other expenses		38,744.47
Total claims and expenses		$966,585.83

Underwriting profit	75,039.63
Other revenue	46,111.41
Other expenditure	52,430.53
Net profit for the year	$ 68,720.51

SURPLUS FOR PROTECTION OF POLICYHOLDERS

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year	$760,231.56
Net profit for the year	68,720.51
	$828,952.07
To reserves for investments	50,000.00
Surplus of assets over liabilities (excluding capital stock from liabilities) at end of year	$778,952.07

EXHIBIT OF PREMIUMS IN FORCE IN CANADA

FIRE:

Gross in force at end of 1948	$1,198,724.21
Taken in 1949 (new and renewed)	747,791.25
Ceased in 1949 (including renewed)	581,293.93
Gross in force at end of 1949	1,365,221.53
Reinsurance	372,437.11
Net in force at end of 1949	992,784.42

AUTOMOBILE:

Gross in force at end of 1948	$542,010.38
Taken in 1949 (new and renewed)	634,114.36
Ceased in 1949 (including renewed)	623,647.42
Gross in force at end of 1949	552,477.32
Reinsurance	4,055.55
Net in force at end of 1949	548,421.77

ACCIDENT — PERSONAL:

Gross in force at end of 1948	$ 6,311.57
Taken in 1949 (new and renewed)	6,268.15
Ceased in 1949 (including renewed)	6,978.23
Gross in force at end of 1949	5,601.49
Reinsurance	.....
Net in force at end of 1949	5,601.49

ACCIDENT — PUBLIC LIABILITY:

Gross in force at end of 1948	$ 941.33
Taken in 1949 (new and renewed)	677.50
Ceased in 1949 (including renewed)	664.18
Gross in force at end of 1949	954.65
Reinsurance	.....
Net in force at end of 1949	954.65

PERSONAL PROPERTY:

Gross in force at end of 1948	$ 33,430.58
Taken in 1949 (new and renewed)	5,949.33
Ceased in 1949 (including renewed)	15,013.34
Gross in force at end of 1949	24,366.57
Reinsurance	406.41
Net in force at end of 1949	23,960.16

WINDSTORM:

Gross in force at end of 1948	$ 6,501.11
Taken in 1949 (new and renewed)	3,007.25
Ceased in 1949 (including renewed)	2,201.10
Gross in force at end of 1949	7,307.26
Reinsurance	1,653.42
Net in force at end of 1949	5,653.84

BURGLARY:

Gross in force at end of 1948	$ 841.20
Taken in 1949 (new and renewed)	622.45
Ceased in 1949 (including renewed)	673.12
Gross in force at end of 1949	790.53
Reinsurance	.....
Net in force at end of 1949	790.53

INLAND TRANSPORTATION:

Gross in force at end of 1948	$ 25,384.21
Taken in 1949 (new and renewed)	22,026.35
Ceased in 1949 (including renewed)	13,747.19
Gross in force at end of 1949	33,663.37
Reinsurance	303.30
Net in force at end of 1949	33,360.07

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT AS AT DECEMBER 31, 1949

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Acadia Fire Insurance Co.	R. L. Fenerty	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Explosion, Inland Transportation, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Aetna Insurance Co.	H. B. Tunnicliffe	Calgary	Fire, including Smoke damage; Automobile, excluding Public Liability; Earthquake, Explosion, Falling Aircraft, Hail, Inland Transportation, Impact by Vehicles, Marine, Personal Property, Real Property, Sprinkler Leakage, Water Damage, Weather.
Aetna Life Insurance Co.	A. L. Smith	Calgary	Life, Accident, Sickness.
Affiliated Underwriters	Supt. of Insurance	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Automobile, excluding Public Liability; Limited or Inherent Explosion, Inland Transportation, Falling Aircraft, Sprinkler Leakage, Weather, and Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the exchange.
Aid Association for Lutherans	Rev. Arnold Gucbert	Edmonton	Life, Disability and Sickness to the extent authorized by its articles of Incorporation, Constitution and Laws.
Alberta Fire and Accident Insurance Company Ltd.	James D. D. Spence	Calgary	Accident, Sickness.
Alberta General Insurance Co.	John C. Black	Edmonton	Fire, Additional Perils under supplementary contract, Use and Occupancy, Rent, Profit, Weather, Sprinkler Leakage, Explosion, Falling Aircraft, Strike, Riots or Civil Commotion, Earthquake, Inland Marine, Inland Transportation, Guarantee, Burglary, Steam Boiler and Machinery.
Alliance Assurance Co. Ltd.	H. Milton Martin	Edmonton	Fire, Explosion, Automobile, Inland Transportation, Personal Property, Plate Glass, Theft, Accident, Guarantee, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Alliance Insurance Co. of Philadelphia	Joseph D Craddock	Calgary	Fire, Automobile, excluding insurance against loss by reason of bodily injury to the person, Explosion, Civil Commotion, Hail, Inland Transportation, Marine, Automobile excluding Public Liability, Personal Property, Sprinkler Leakage, Weather, and Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

American Alliance Insurance Co.	J. O. Miller	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage, Automobile, excluding Public Liability, Earthquake, Explosion, Inland Marine, Marine, Hail, Personal Property, Inland Transportation, Sprinkler Leakage, Weather, Property Damage, limited to loss or damage to bridges; and, Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
American Automobile Insurance Co.	Wm. H. Cameron	Medicine Hat	Automobile, excluding loss of or damage to an automobile by fire or transportation, Employers' Liability and Public Liability.
American Automobile Fire Insurance Company	Wm. H. Cameron	Medicine Hat	Automobile, excluding Public Liability.
American Central Insurance Co.	H. Milton Martin	Edmonton	Fire, including Use and Occupancy, Rents, Profits and Smoke Damage, Explosion, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Limited or Inherent Explosion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
American Equitable Assurance Company of New York	W. L. Wilkin Limited	Edmonton	Fire, Limited or Inherent Explosion, Sprinkler Leakage, and in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, and Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
American Exchange Underwriters	Supt. of Insurance	Edmonton	Fire, including Use and Occupancy, Rents, Profits, Inland Transportation, Sprinkler Leakage, and Falling Aircraft, Weather, Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles limited to the insurance of the same property as is insured under a policy of fire insurance of the exchange.
American Home Fire Assurance Company	Thos. J. Ranaghan	Calgary	Fire, limited or Inherent Explosion, Sprinkler Leakage, and Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company. Limited License only, to collect premiums and pay claims.
American Insurance Co.	Robert H. Driscoll	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage, Explosion, Civil Commotion, Inland Marine, Inland Transportation, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Ancient Order of United Workmen of the Canadian North West	A. V. Evans	Calgary	Fraternal Life.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1949—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Anglo-Scottish Insurance Co. Ltd.	Johnstone A. Weber	Edmonton	Fire, Automobile, Limited or Inherent Explosion, Guarantee, Liability, Inland Marine, Plate Glass, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Earthquake, Civil Commotion, Inland Transportation, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Arex Indemnity Company	Roger W. Roscoe	Edmonton	Employers' Liability, Public Liability, Workmen's Compensation, Theft.
Associated Canadian Travellers	R. D. Buchan	Calgary	Life and Personal Accident, to the extent authorized by its Act of Incorporation, Constitution and Laws.
Atlas Assurance Company Ltd.	E. S. Buchan	Calgary	Fire, Accident, Automobile, Explosion, Inland Transportation, Plate Glass, Property Damage, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Automobile Insurance Company of Hartford, Conn.	S. Bruce Dodds	Edmonton	Inland Marine, Inland Transportation.
Aviation & General Insurance Company Ltd.	Herbert J. Busby	Calgary	Accident; Aircraft; Employers' Liability; Public Liability.
Baloise Fire Insurance Co. Ltd.	Geo. D. Gould	Calgary	Fire, and Falling Aircraft, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Beaver Fire Insurance Co.	Cyril F. Denbigh	Calgary	Fire, Sprinkler Leakage, Weather, and Falling Aircraft, Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Bee Fire Insurance Company of Paris, France	Benton Mackid	Calgary	Fire, Limited or Inherent Explosion, Sprinkler Leakage; Weather, and Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Bee Hail Insurance Company	Benton Mackid	Calgary	Hail.
Boiler Inspection & Insurance Company of Canada	T. A. Hornibrook	Calgary	Boiler and Machinery.
Boston Insurance Company	J. H. Goodwin	Calgary	Fire, Inland Transportation, Personal Property, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Limited or Inherent Explosion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

British America Assurance Company	T. S. Magee	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Accident, Automobile, Aircraft, Explosion, Civil Commotion, Guarantee, Inland Marine, Inland Transportation, Marine, Property Damage, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, Employers' Liability, Public Liability, Workmen's Compensation, and Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
British Aviation Insurance Company Limited	John D. Mason	Calgary	Aircraft, Falling Aircraft, Inland Transportation, Personal Accident.
British Canadian Insurance Company	Benton Mackid	Calgary	Fire, including Use and Occupancy, Rents, Profits; Accident, Automobile, Boiler and Machinery, Explosion, Civil Commotion, Guarantee, Inland Marine, Inland Transportation, Employers' Liability, Public Liability, Workmen's Compensation, Marine, Personal Property, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
British & Canadian Underwriters of the Norwich Union Fire Insurance Society Ltd.	Andrew M. Young	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Explosion, Property Damage, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
British Crown Assurance Corporation Limited	Roland S. Dant	Calgary	Fire, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
British Empire Assurance Company	Sydie, Sutherland & Driscoll Ltd.	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Accident, Automobile, Explosion, Guarantee, Inland Marine, Inland Transportation, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
British & European Insurance Company Limited	Norman A. Black	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; and, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1949—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
British General Insurance Company Limited	James A. MacKinnon	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Automobile, Personal Property, and Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
British Law Insurance Company Limited of London	W. Craig Montgomerie	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Automobile, Limited or Inherent Explosion, Inland Marine, Inland Transportation, Property Damage, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Civil Commotion, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
British Northwestern Fire Insurance Company	Roland S. Dant	Calgary	Fire, Accident, Limited or Inherent Explosion, Inland Transportation, Employers' Liability, Public Liability, Plate Glass, Personal Property, Sickness, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Malicious Damage, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
British Traders Insurance Company Limited	Cyril F. Denbigh	Calgary	Fire, including Use and Occupancy, Rents, Profits; Automobile, Explosion, Property Damage, Sprinkler Leakage, Weather, Inland Marine, Ocean Marine, Inland Transportation, and Falling Aircraft, Earthquake, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Caledonian-American Insurance Co.	David E. Clark	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage, Personal Property, Floater Insurance, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Caledonian Insurance Company	Hugh Melvin	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage, Automobile, Personal Floater Insurance, Personal Property, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

California Insurance Company	Roy L. Manning	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Limited or Inherent Explosion, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Camden Fire Insurance Association	Marshall L. Charter	Edmonton	Fire, Automobile, excluding Public Liability and Property Damage, Limited or Inherent Explosion, Inland Transportation, Personal Property, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canada Accident & Fire Assurance Company	W. H. Skinner	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Accident, Automobile, Boiler and Machinery, Limited or Inherent Explosion, Employers' Liability, Guarantee, Inland Transportation, Liability, Personal Property, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Water Damage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canada Health & Accident Assurance Corporation	Earl E. Putman	Calgary	Personal Accident Insurance and Sickness Insurance.
Canada Life Assurance Company	John W. Winn	Edmonton	Life.
Canada Security Assurance Co.	Andrew M. Young	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Accident, Automobile, Limited or Inherent Explosion, Guarantee, Inland Transportation, Liability, Personal Property, Property Damage, Plate Glass, Real Property, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canada West Insurance Company	John C. Landeryou	Edmonton	Automobile, Inland Transportation, Inland Marine.
Canadian Alliance Insurance Company	W. V. Wilkin	Edmonton	Fire, and, in addition thereto, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion; Weather, Sprinkler Leakage; impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canadian Fire Insurance Company	James M. Dowler	Calgary	Fire, Automobile, Earthquake, Explosion, Forgery, including Fraud; Guarantee, Inland Transportation, Liability, Live Stock, Personal Property, Plate Glass, Real Property, Sprinkler Leakage, Theft, Water Damage, Weather, and Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1949—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Canadian General Insurance Company	S. G. J. Robbins	Calgary	Fire, including Use and Occupancy, Rents, Profits; Accident, Automobile, Explosion, Civil Commotion, Forgery, Guarantee, Inland Marine, Inland Transportation, Liability, Public Liability, Live Stock, Personal Property, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Fidelity, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canadian Home Assurance Company	Thomas J. Ranaghan	Calgary	Fire, including Additional Perils Supplemental Contract; Automobile, Boiler and Machinery, Employers' Liability, Public Liability, Guarantee.
Canadian Indemnity Company	James M. Dowler	Calgary	Fire, Accident, Automobile, Civil Commotion, Earthquake, Limited or Inherent Explosion, Forgery, including Fraud; Guarantee, Inland Marine, Inland Transportation; Liability, Personal Property, Plate Glass, Real Property, Sickness, Sprinkler Leakage, Theft, Water Damage, Weather, and, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canadian Mercantile Insurance Co.	Arden McKenzie Brown	Edmonton	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Limited or Inherent Explosion, Forgery, Guarantee, Inland Transportation, Employers' Liability, Public Liability, Fidelity, Live Stock, Personal Property, Plate Glass, Real Property, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Canadian National Railway Employees' Medical Aid Society of Sask.	C. B. Hunter	Edmonton	Sickness and Hospital Benefits.
Canadian Order of Foresters	Edward Brice	Edmonton	Life, and Sickness and Funeral Benefits.
Canadian Reciprocal Underwriters	Supt. of Insurance	Edmonton	Fire, Weather, Explosion, Riot, Impact by Vehicles or Aircraft, Smoke Damage, Sprinkler Leakage.
Canadian Surety Company	Marshall L. Charter	Edmonton	Fire, Automobile, Aircraft, Limited or Inherent Explosion, Forgery, Guarantee, Inland Transportation, Personal Property, Fidelity, Plate Glass, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, Insurance against Loss of or Damage to Property caused by Horses or Cattle, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Canners Exchange Subscribers at Warner Inter-Insurance Bureau	Supt. of Insurance	Edmonton	Fire, including Use and Occupancy, Rents and Rental value, and Smoke Damage; and, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the Exchange.
Car & General Insurance Corporation Limited	W. F. Solomon	Calgary	Fire, Accident, Automobile, Limited or Inherent Explosion, Employers' Liability, Public Liability, Sickness, Sprinkler Leakage, Weather, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Casualty Company of Canada	James T. Berry	Calgary	Fire, Accident, Automobile, Guarantee, Liability, Plate Glass, Sickness, Theft, and, Falling Aircraft, Earthquake. Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Central Canadian Underwriters Agency of the Toronto General Insurance Company	Gordon E. Smeltzer	Edmonton	Fire, including Use and Occupancy, Rents, Profits, Accident, Automobile, Explosion, Civil Commotion, Forgery, Guarantee, Inland Marine, Inland Transportation, Liability, Public Liability, Personal Property, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Central Insurance Company Ltd.	John E. Mason	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage, Automobile, Explosion, Civil Commotion, Sprinkler Leakage, Weather, and Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Central Manufacturers Mutual Insurance Co.	John B. Gillies	Edmonton	Fire, Inland Transportation, and, Falling Aircraft, Weather, Limited or Inherent Explosion, Earthquake, Civil Commotion, Sprinkler Leakage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Central Union Insurance Company	W. A. White	Edmonton	Fire, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and, in addition thereto, Civil Commotion, Earthquake, Falling Aircraft, Impact by Vehicles, and, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1949—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Century Insurance Company Limited	Harold S. Villett	Edmonton	Fire, Aircraft, Automobile, Limited or Inherent Explosion, Guarantee, Liability, Inland Marine, Inland Transportation, Plate Glass, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Citizens Insurance Company of New Jersey	S. G. J. Robbins	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Hail, Limited or Inherent Explosion, Personal Property, Sprinkler Leakage, Weather, and Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Columbia Insurance Company of New York	R. L. Fenerty	Calgary	Fire, Explosion, Inland Transportation, Personal Property, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Commercial Life Assurance Company of Canada	W. E. Smith	Edmonton	Life.
Commercial Union Assurance Co. Ltd.	C. H. Chapman	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Accident, Automobile, Limited or Inherent Explosion, Employers' Liability, Inland Transportation, Liability, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Water Damage, and, Falling Aircraft, Earthquake, Weather, Civil Commotion, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Confederation Life Association	Victor D. Wallace	Edmonton	Life, Accident, Sickness.
Connecticut Fire Insurance Co.	H. B. MacDonald	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Earthquake, Explosion, Inland Marine, Inland Transportation, Sprinkler Leakage, Weather, and, Property Damage, limited to Falling Aircraft, Strikes, Riot or Civil Commotion, and Impact by Vehicles, Hail.
Consolidated Fire & Casualty Insurance Company	James Kellas	Edmonton	Fire, Automobile, Guarantee, Inland Transportation, Liability, Personal Property, Plate Glass, Theft, and, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Contingency Insurance Company Limited	Cecil H. Chapman	Edmonton	Fire, Automobile, Inland Transportation, Personal Property, Public Liability, and, in addition, thereto Civil Commotion, Earthquake, Falling Aircraft, Impact by Vehicles, Limited or Inherent Explosion, Sprinkler Leakage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Continental Assurance Company	Ralph E. Erb	Calgary	Life, Accident and Sickness.
Continental Casualty Company	Ralph E. Erb	Calgary	Accident and Sickness, Automobile, excluding loss or damage by fire or theft, Plate Glass, Theft, Liability.
Continental Insurance Company	Robert Bamlett	Calgary	Fire, including Use and Occupancy, Rents, Profits; Aircraft, excluding insurance against Liability for loss or damage to persons or property; Automobile, including Public Liability, Hail, Falling Aircraft, Earthquake, Explosion, Inland Transportation, Marine, Property Damage, limited to loss or damage to buildings and property caused by motor vehicles; Personal Property, Sprinkler Leakage, Weather, and, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Continental Life Insurance Co.	S. B. Simmonds	Edmonton	Life.
Co-operative Life Insurance Co.	Curtis C. Gant	Edmonton	Life.
Cornhill Insurance Company Ltd. of London	G. E. H. Smith	Edmonton	Fire, Automobile, Limited or Inherent Explosion, Personal Property, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Crown Life Insurance Company	F. W. Snell	Calgary	Life.
Cuna Mutual Insurance Society	James Robertson	Edmonton	Life.
Delaware Underwriters Agency of the Westchester Fire Insurance Co.	Gordon Smeltzer	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Earthquake, Explosion, Inland Marine, Inland Transportation, Falling Aircraft, Sprinkler Leakage, Weather, and Property Damage, limited to Strikes, Riot or Civil Commotion; and, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Dominion of Canada General Insurance Co.	James T. Berry	Calgary	Life, Fire, Accident, Automobile, Boiler and Machinery, Guarantee, Inland Transportation, Liability, Plate Glass, Sickness, Sprinkler Leakage, Theft, and Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1949—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Dominion Fire Insurance Co.	G. E. H. Smith	Edmonton	Fire, Automobile, Plate Glass, Public Liability, Employers' Liability, Guarantee and Theft, and, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Dominion General Benefit Association	Fred L. Shouldice	Calgary	Life, Personal Accident, Sickness, to the extent authorized by its Act of Incorporation and By-laws.
Dominion Life Assurance Co.	J. A. Mather	Calgary	Life.
Eagle Fire Company of New York	Andrew M. Young	Calgary	Fire, Automobile, excluding Public Liability and Property Damage; Inland Transportation, and, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Eagle Star Insurance Company Ltd.	Roland S. Dant	Calgary	Fire, Limited or Inherent Explosion, Inland Marine, Inland Transportation, Ocean Marine, Personal Property, Plate Glass, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Malicious Damage, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
T. Eaton Life Assurance Company	John H. Wildman	Edmonton	Life.
Economical Mutual Fire Insurance Co.	H. R. Harris	Edmonton	Accident, Sickness, Automobile, Employers' Liability, Public Liability, Guarantee, Theft.
Employers' Liability Assurance Corporation, Ltd.	James Purdy	Calgary	Fire, including Smoke Damage; Accident, Automobile, Civil Commotion, Impact by Vehicles, Falling Aircraft, Boiler and Machinery, Forgery, Guarantee, Inland Transportation, Liability, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather.
Ensign Insurance Company	G. E. H. Smith	Edmonton	Fire, Sprinkler Leakage, and Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Equitable Fire & Marine Insurance Company	T. A. Hornibrook	Calgary	Fire, including Use and Occupancy; Rents, Profits, and Smoke Damage; Earthquake, Explosion, Inland Marine, Inland Transportation, Sprinkler Leakage, Hail, Weather, and, Property Damage, limited to Falling Aircraft, Strikes, Riot or Civil Commotion, and Impact by Vehicles.

Eureka-Security Fire & Marine Insurance Company	Gordon E. Smeltzer	Edmonton	Fire, and, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Excelsior Life Insurance Company	Charles L. Barker	Edmonton	Life.
Excess Insurance Company Limited	A. N. Hutchinson	Calgary	Fire, Earthquake, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, and, Falling Aircraft, Impact by Vehicles, Weather, and Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Federal Fire Insurance Company of Canada	A. N. Hutchinson	Calgary	Fire, Automobile, Guarantee, Inland Transportation, Employers' Liability, Public Liability, Personal Property, Plate Glass, Theft, and, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Federal Insurance Company	R. S. McLean	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage, Sprinkler Leakage, Weather, Falling Aircraft, Eathquake, Limited or Inherent Explosion, Civil Commotion, Accident, Malicious Damage, Impact by Vehicles, Automobile, including Personal Liability, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Federation Insurance Company of Canada	Arthur N. Hutchinson	Calgary	Fire, and in addition thereto, Civil Commotion, Earthquake, Limited or Inherent Explosion, Falling Aircraft, Impact by Vehicles, Inland Transportation, Accident, Theft, Plate Glass, Guarantee, Sprinkler Leakage, Weather, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Fidelity Insurance Company of Canada	Clarence E. Tait	Calgary	Accident, Automobile, Forgery, Guarantee, Liability, Personal Property, Plate Glass, Sickness, Theft.
Fidelity Life Assurance Co.	J. F. Lymburn	Edmonton	Life.
Fidelity & Casualty Company of New York	George L. Peet	Calgary	Accident, Aircraft, excluding loss or damage to an Aircraft by fire or transportation; Automobile, excluding loss or damage by fire, Boiler and Machinery, Guarantee, Plate Glass, Sickness, Theft, Employers' Liability, Workmen's Compensation.
Fidelity-Phenix Fire Insurance Co. of New York	Benton S. Mackid	Calgary	Fire, including Use and Occupancy, Rents, Profits; Automobile, including Public Liability; Falling Aircraft, Earthquake, Explosion, Inland Transportation, Personal Property, Property Damage, limited to loss or damage to buildings and property caused by motor vehicles; Sprinkler Leakage, Weather, Hail, and Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1949—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Fire Association of Philadelphia	G. Percival Powles	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Explosion, Civil Commotion, Inland Marine, Inland Transportation, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Fire Insurance Company of Canada	Arthur N. Hutchinson	Calgary	Fire, Limited or Inherent Explosion, Sprinkler Leakage, and Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Fireman's Fund Insurance Co.	Johnstone A. Weber	Edmonton	Fire, including Use and Occupancy, Rents, Profits, excluding Public Liability; Earthquake, Explosion, Inland Marine, Inland Transportation, Personal Property, Sprinkler Leakage, Weather, and Falling Aircraft, Property Damage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Firemen's Insurance Company of Newark, N.J.	G. E. H. Smith	Edmonton	Fire, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Fireproof-Sprinklered Underwriters	Supt. of Insurance	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Limited or Inherent Explosion, Falling Aircraft, Sprinkler Leakage, Weather, and Civil Commotion, Inland Transportation, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the Exchange.
First National Insurance Company of America	Roy W. Henry	Edmonton	Fire, Automobile, excluding Public Liability, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
General Accident Assurance Company of Canada	R. C. Borland	Calgary	Fire, Accident, Automobile, Boiler and Machinery, Earthquake, Explosion, Falling Aircraft, Forgery, Guarantee, Inland Transportation, Liability, Personal Property, Plate Glass, Real Property, Sickness, Sprinkler Leakage, Theft, Weather, and Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

General Accident Fire & Life Assurance Corporation Ltd.	R. C. Borland	Calgary	Fire, Accident, Automobile, Earthquake, Explosion, Falling Aircraft, Inland Transportation, Marine, Liability, Personal Property, Plate Glass, Real Property, Sickness, Sprinkler Leakage, Theft, Weather, and, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
General Casualty Company of America	Roy W. Henry	Edmonton	Aircraft, excluding loss of, or damage to an aircraft; Automobile, excluding loss or by fire; Accident, Fidelity, Forgery, Plate Glass, Theft, Public Liability, Employers' Liability
General Exchange Insurance Corporation	Martin H. Chapman	Calgary	Automobile, excluding Public Liability.
General Insurance Company of America	Roy W. Henry	Edmonton	Fire, Automobile, excluding Public Liability and Property Damage, Explosion, Inland Transportation, Falling Aircraft, Property Damage, Sprinkler Leakage, Weather, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
General Security Insurance Co. of Canada	A. Wynne Evans	Edmonton	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Limited or Inherent Explosion, Guarantee, Inland Transportation, Personal Property, Real Property, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Girard Fire & Marine Insurance Co.	G. E. H. Smith	Edmonton	Fire, Weather, and, Falling Aircraft, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Glens Falls Insurance Co.	J. O. Miller	Calgary	Fire, including Smoke Damage; Automobile, excluding Public Liability; Explosion, Civil Commotion, Inland Transportation, Inland Marine, Ocean Marine, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Globe Indemnity Company of Canada	John D. Mason	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Accident, Automobile, Boiler and Machinery, Limited or Inherent Explosion, Forgery, Guarantee, Fidelity, Inland Marine, Inland Transportation, Liability, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1949—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Gore District Mutual Fire Insurance Co.	James Kellas	Edmonton	Fire, Aircraft, Automobile, Boiler and Machinery, Credit, Guarantee, Inland Transportation, Employers' Liability, Public Liability, Live Stock, Plate Glass, Personal Property, Real Property, Theft, Weather, and, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Malicious Damage, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Grain Insurance & Guarantee Co.	Carlton W. Clement	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Guarantee, Theft, and, Falling Aircraft, Sprinkler Leakage, Impact by Vehicles, Water Damage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Grand Orange Lodge of British America	Robert J. Edgar	Calgary	Life and Sickness to the extent authorized by its Act of Incorporation, constitution and laws.
Granite State Fire Insurance Co.	E. B. Allsopp	Edmonton	Fire, Limited or Inherent Explosion; Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Great American Indemnity Co. of New York	James O. Miller	Calgary	Accident, Automobile, excluding loss or damage to an automobile by fire or transportation; Aircraft, excluding loss or damage to an aircraft by fire or transportation; Guarantee, Plate Glass, Sickness, Theft, Employers' Liability, Public Liability.
Great American Insurance Co.	George P. Powles	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Automobile, excluding Public Liability; Aircraft, excluding loss or damage to persons or property caused by an aircraft; Earthquake, Explosion, Civil Commotion, Hail, Inland Marine, Marine, Inland Transportation, Personal Property, Sprinkler Leakage, Weather, and, Property Damage, limited to loss or damage to bridges; and, Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Great-West Life Assurance Co.	Jas. Carver, Jr.	Calgary	Life, Accident, Sickness.
Guarantee Company of North America	Frederick W. Mapson	Calgary	Forgery, Guarantee, Insurance against loss through Fraud, Inland Transportation, Personal Property, excluding loss or Damage by fire, Theft.
Guardian Assurance Co. Ltd. (London, England)	W. H. Skinner	Calgary	Fire, including Use and Occupancy, Rents, Profits; Falling Aircraft, Explosion, Personal Property, Sprinkler Leakage, Weather, and, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Guardian Insurance Co. of Canada	W. H. Skinner	Calgary	Fire, including Use and Occupancy, Rents, Profits; Accidents, Falling Aircraft, Automobile, Boiler and Machinery, Earthquake, Explosion, Forgery, Guarantee, Inland Transportation, Liability, Personal Property, Plate Glass, Real Property, Sickness, Sprinkler Leakage, Theft, Water Damage, Weather.
Guildhall Insurance Company Ltd.	C. L. Jacques	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Accident, Automobile, Limited or Inherent Explosion, Inland Marine, Inland Transportation, Property Liability, Sickness, Sprinkler Leakage, Theft, Weather, and, Property Damage, limited to Riot and Impact by Aircraft or Vehicles.
Halifax Insurance Company	Edward A. Cote	Edmonton	Fire, including Smoke Damage, Accident and Sickness, Automobile, Aircraft, Earthquake, Explosion, Falling Aircraft, Forgery, Guarantee, Hail, Inland Transportation, Live Stock, Personal Property, Plate Glass, Property, Sprinkler Leakage, Theft, Weather.
Hanover Fire Insurance Company	S. Bruce Dodds	Edmonton	Fire, limited or Inherent Explosion, Sprinkler Leakage, Weather, and, in addition thereto, Civil Commotion, Falling Aircraft, and Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Hartford Accident & Indemnity Co.	Lloyd H. Fenerty, K.C.	Calgary	Aircraft, excluding loss of or damage to an aircraft, Automobile, excluding loss of or damage to an automobile by fire, Guarantee, Liability, Plate Glass, Theft.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1949—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Hartford Fire Insurance Co.	Lloyd H. Fenerty, K.C.	Calgary	Fire, including Use and Occupancy, Rents, Profits, Automobile, excluding Public Liability; Aircraft, excluding loss by reason of bodily injury to the person; Earthquake, Explosion, Inland Marine, Inland Transportation, Personal Property, Property Damage, Sprinkler Leakage, Weather.
Hartford Live Stock Insurance Co.	Lloyd H. Fenerty, K.C.	Calgary	Live Stock.
Helvetia Swiss Fire Insurance Co. Ltd.	Jas. Kellas	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Inland Marine, and, Limited or Inherent Explosion, Sprinkler Leakage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Home Insurance Company	Orley D. Louden	Calgary	Fire, Automobile, excluding Public Liability, Earthquake, Explosion, Falling Aircraft, Hail, Personal Property, Inland Transportation, Water Damage, Property Damage, limited to insurance against direct loss or damage to property by automobiles or other motor vehicles; Sprinkler Leakage, Weather, Inland Marine, Real Property to the extent authorized by the insurance laws of State of New York,, and Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Hudson Bay Insurance Company	E. S. Buchan	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Accident, Automobile, Boiler and Machinery, Limited or Inherent Explosion, Guarantee, Suretyship, Liability, Inland Marine, Inland Transportation, Personal Property, Plate Glass, Sickness, Sprinkler Leakage, Theft, Explosion, Forgery, Real Property, Weather and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Imperial Assurance Company (Withdrawn as at December 31, 1949.)	R. L. Fenerty	Calgary	Fire, Explosion, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Imperial Guarantee & Accident Insurance Co. of Canada	Charles E. McManus	Edmonton	Fire, including Use and Occupancy, Rents, Profits, Accident, Automobile, Explosion, Guarantee, Inland Marine, Inland Transportation, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Imperial Insurance Office	Donald J. Holland	Edmonton	Fire, Accident, Aircraft, Automobile, Limited or Inherent Explosion, Guarantee, Employers' Liability, Public Liability, Workmen's Compensation, Personal Property, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Imperial Life Assurance Co. of Canada	W. D. Mair	Calgary	Life.
Indemnity Insurance Co. of North America	Joseph D. Craddock	Calgary	Accident, Automobile, excluding loss or damage by fire, Theft, Plate Glass, Sickness, Liability, Live Stock, Guarantee, Forgery.
Indemnity Marine Assurance Company Limited	H. J. Busby	Calgary	Inland Marine, Inland Transportation.
Independent Mutual Benefit Federation	Steve Frank	Lethbridge	Sick and Funeral Benefits.
Independent Order of Foresters	Leonard Sperrings	Edmonton	Life, Personal Accident, and Sickness, to the extent authorized by the Society's Act of Incorporation, Constitution and Laws.
Independent Order of Oddfellows, Manchester Unity	Chas. A. Potter	Edmonton	Sickness and Funeral Benefits only.
Individual Underwriters	Supt. of Insurance	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Limited or Inherent Explosion, Falling Aircraft, Inland Transportation, Sprinkler Leakage, Weather, and, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the exchange.
Insurance Company of North America	Joseph D. Craddock	Calgary	Fire, Falling Aircraft, Aircraft, excluding loss or damage to persons caused by an aircraft; Automobile, excluding Public Liability; Earthquake, Explosion, Civil Commotion, Hail, Inland Transportation, Marine, Personal Property, Real Property, Sprinkler Leakage, Weather, and, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Knights of Columbus	James E. Enright	Edmonton	Life, to the extent authorized by its Act of Incorporation, constitution and laws.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1949—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Law, Union & Rock Insurance Co. Ltd.	E. S. Buchan	Calgary	Fire, including Smoke Damage; Accident, Falling Aircraft, Automobile, Earthquake, Limited or Inherent Explosion, Guarantee, Liability, Marine, Inland Transportation, Property Damage, Impact by Vehicles, Water Damage, Civil Commotion, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather.
Legal and General Assurance Society Limited.	G. Percival Powles	Calgary	Fire, Automobile, Limited or Inherent Explosion, Inland Transportation, Plate Glass, Property Damage, Sprinkler Leakage, Theft, Weather.
Liberty Mutual Fire Insurance Company	F. A. Elliott	Calgary	Fire, Automobile, including Public Liability and Property Damage; Accident, Plate Glass, Theft, Limited or Inherent Explosion, Personal Property, Sprinkler Leakage, Weather, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Liberty Mutual Insurance Company	F. A. Elliott	Calgary	Accident, Sickness, including loss of or damage to an automobile, Plate Glass; Forgery, Fidelity, Theft, Property Liability, Public Liability, Employers' Liability.
Life Insurance Company of Alberta	Robert M. Marvin	Edmonton	Life.
Liverpool & London & Globe Insurance Co. Ltd.	John D. Mason	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Accident, Automobile, Boiler and Machinery, Earthquake, Explosion, Civil Commotion, Forgery, Guarantee, Fidelity, Inland Marine, Inland Transportation, Liability, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Liverpool-Manitoba Assurance Co.	John D. Mason	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Automobile, Boiler and Machinery, Earthquake, Forgery, Inland Marine, Inland Transportation, Plate Glass, Sickness, Theft, Accident, Guarantee, Explosion, Civil Commotion, Sprinkler Leakage, Weather, and, Falling Aircraft, Liability, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Local Government Guarantee Society, Ltd.	A. W. Evans	Edmonton	Fire, Limited or Inherent Explosion, Sprinkler Leakage, and, Falling Aircraft, Earthquake, Weather, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
London Assurance Company	W. Craig Montgomerie	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Accident, Automobile, Inland Marine, Inland Transportation, Property Damage, Property Liability, Sickness, Sprinkler Leakage, Theft, Weather, and Falling Aircraft, Earthquake, Limited or Inherent Explosion, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
London Canada Insurance Company	Lloyd H. Fenerty, K.C.	Calgary	Fire, including Use and Occupancy, Rents, Profits; Automobile, Limited or Inherent Explosion, Sprinkler Leakage, Weather, Personal Property, and, Falling Aircraft, Inland Transportation, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
London Guarantee & Accident Co. Ltd.	Mackid Agencies Ltd	Calgary	Fire, including Smoke Damage, Accident, Aircraft, Excluding loss of or damage to an aircraft, Automobile, Boiler and Machinery, Limited or Inherent Explosion, Fidelity, Guarantee, Inland Transportation, Plate Glass, Personal Property, Property Damage, Employers' Liability, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather, and, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
London Life Insurance Company	L. A. Nickols	Edmonton	Life, Accident, Sickness.
London & County Insurance Company Ltd.	Donald J. Holland	Edmonton	Fire, Automobile, Limited or Inherent Explosion, Personal Property, Sprinkler Leakage, Weather, and Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
London & Edinburgh Insurance Co. Ltd.	W. Tait Wilkinson	Calgary	Automibile.
London & Lancashire Guarantee & Accident Co. of Canada	H. S. Millar	Edmonton	Fire, including Use and Occupancy, Rents, Profits, Accident, Automobile, Earthquake, Limited or Inherent Explosion, Guarantee, Liability, Plate Glass, Sickness, Property Damage, Sprinkler Leakage, Weather, Theft, Marine, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1949—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
London & Lancashire Insurance Co. Ltd.	H. S. Millar	Edmonton	Fire, including Use and Occupancy, Rents, Profits, Automobile, Earthquake, Explosion, Civil Commotion, Falling Aircraft, Inland Marine, Marine, Property Damage, Sprinkler Leakage, Weather.
London & Provincial Marine & General Insurance Co. Ltd.	James O. Miller	Calgary	Fire, including use and occupancy, Rents and Profits, Weather, Automobile, and, in addition thereto, Falling Aircraft, Earthquake, Civil Commotion, and Malicious Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
London & Scottish Assurance Corporation Ltd.	Robert Steele	Edmonton	Fire, Automobile, Limited or Inherent Explosion, Liability, Personal Property, Property Damage, Plate Glass, Sprinkler Leakage, Theft, Weather.
Lumbermen's Insurance Company	A. N. Hutchinson	Calgary	Fire; and Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Lumbermen's Mutual Casualty Co.	John B. Gillies	Edmonton	Accident, Automobile, including loss or damage by Fire and Theft, Boiler and Machinery, Sickness, Plate Glass, Theft, Employers' Liability, Public Liability, Workmen's Compensation.
Lumbermen's Underwriting Alliance	Supt. of Insurance	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Inland Marine, Weather, and, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the Exchange.
Lutheran Brotherhood	Theodore W. Waakestad	Edmonton	Life and Disability, to the extent authorized by its Articles of Incorporation, Constitution, and Laws.
Maccabees	Robert O. Howell	Calgary	Life, Disability and Sickness, to the extent authorized by its Articles of Association, constitution, and laws.
Manufacturers Life Insurance Co.	Sheldon Buckles	Calgary	Life.
Manufacturers Mutual Fire Insurance Company	Harold J. McEwen	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; and, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Maryland Casualty Company	James O. Miller	Calgary	Accident Insurance, Aircraft Insurance, excluding insurance against loss of or damage to an aircraft, Automobile, Boiler, Flywheel, Forgery, Guarantee, Plate Glass, Sickness, Sprinkler Leakage, Theft, Insurance against Damage to property and Liability for Damage to the Property or person of others caused by the breakdown of any Electrical Machinery, and Insurance against all direct loss or damage caused solely by the Accidental Discharge, Leakage or overflow of water or steam. (Water Damage).
Mercantile Insurance Company	T. N. Bowden	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Earthquake and Weather, Limited or Inherent Explosion, Inland Transportation, Sprinkler Leakage, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Merchants Marine Insurance Co. Ltd.	James Purdy	Calgary	Fire, including Smoke Damage, Automobile, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Merchants & Manufacturers Insurance Company of New York	J. D. Clay	Calgary	Fire, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Merchants & Traders Assurance Co.	James O. Miller	Calgary	Fire, including Additional Perils, Supplemental Contract; Automobile, Burglary, Fidelity, Guarantee, Inland Marine, Inland Transportation, Liability, Live Stock, Plate Glass, Sprinkler Leakage, Weather.
Mercury Insurance Company	John L. Tremlett	Calgary	Fire, Automobile, Earthquake, Limited or Inherent Explosion, Sprinkler Leakage, Weather and, Falling Aircraft, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Metropolitan Casualty Insurance Company of New York	John C. Hoy	Calgary	Accident, Automobile, excluding loss or damage by fire and transportation; Forgery, Guarantee, Plate Glass, Sickness, Theft, Fidelity.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1949—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Metropolitan Inter-Insurers	Supt. of Insurance	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Limited or Inherent Explosion, Falling Aircraft, Inland Transportation, Sprinkler Leakage, Weather, and, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the Exchange.
Metropolitan Life Insurance Co.	John A. MacLeod	Calgary	Life, Accident, Sickness.
Michigan Fire & Marine Insurance Co.	Ralph K. MacKay	Calgary	Fire, Explosion, Inland Transportation, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Mill Owners Mutual Fire Insurance Co.	W. R. Bradley	Calgary	Fire, Limited or Inherent Explosion, Personal Property, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Water Damage, Insurance against Loss or Damage by Railroad Engines, Freight Cars, Passenger Cars, Automobiles, Motor Cycles, and Trucks, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Milwaukee Mechanics Insurance Co.	W. H. McLaws, K.C.	Calgary	Fire, Automobile, excluding Public Liability, Civil Commotion, Inland Transportation, Personal Property, Real Property, Weather, and, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Sprinkler Leakage, Impact by Vehicles, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Modern Woodmen of America	Alex G. Stuart	Calgary	Life and Insurancee against Disability arising from Old Age or Injury to the person by Accident, to the extent authorized by its articles of Association, constitution and laws.
Monarch Life Assurance Co.	A. J. Bures	Calgary	Life,
Montreal Life Insurance Co.	George H. Steer, K.C.	Edmonton	Life.
Montreal Underwriters' Agency of the Insurance Co. of North America	Joseph D. Craddock	Calgary	Fire, Falling Aircraft, Aircraft, excluding loss or damage to persons caused by an aircraft; Automobile, excluding Public Liability; Earthquake, Explosion, Civil Commotion, Inland Transportation, Marine, Personal Property, Real Property, Sprinkler Leakage, Weather, and, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Monument Insurance Company Ltd.	Thos. J. Ranaghan	Calgary	Fire, and, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Motor Union Insurance Company Ltd.	Thos. Bailie	Calgary	Fire, Automobile, Limited or Inherent Explosion, Plate Glass, Sprinkler Leakage, Weather, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Mutual Benefit Health & Accident Association	R. L. M. Hart	Edmonton	Personal Accident and Sickness.
Mutual Implement & Hardware Insurance Company	Allison Webster	Edmonton	Fire, including Smoke Damage; Automobile, limited to loss of or damage to an automobile by fire or theft; Falling Aircraft, Inland Transportation, Personal Property, Property Damage limited to loss and damage by automobiles or other motor vehicles, Sprinkler Leakage, Weather, and, Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Mutual Life Assurance Company of Canada	W. J. McLeod	Edmonton	Life, Accident and Sickness.
National Fire Insurance Company of Hartford	Thos. S. Magee	Edmonton	Fire, Aircraft, excluding Public Liability, Falling Aircraft, Insurance against direct loss and damage to property by Automobiles or other motor vehicles, Insurance against intentional or other damage to, or loss of, property of any kind, Real or Personal, Civil Commotion, Earthquake, Limited or Inherent Explosion, Inland Transportation, Personal Property, Sprinkler Leakage, Weather.
National General Insurance Co.	R. S. McLean	Edmonton	Fire, Automobile, Employers' Liability, Inland Transportation, Personal Property, Plate Glass, Public Liability, Theft, and, in addition thereto Civil Commotion, Earthquake, Falling Aircraft, Impact by Vehicles, Limited or Inherent Explosion, Sprinkler Leakage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
National Life Assurance Company of Canada	W. E. Simpson	Edmonton	Life.
National Provincial Insurance Co. Ltd.	Robert Steele	Edmonton	Fire, Limited or Inherent Explosion, Plate Glass, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1949—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
National-Ben Franklin Fire Insurance Company of Pittsburgh, Pa.	G. E. H. Smith	Edmonton	Fire, Automobile, excluding Public Liability; Inland Transportation, Personal Property, Sprinkler Leakage, and, Falling Aircraft, Weather, Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
New England Fire Insurance Co.	Ralph K. MacKay	Calgary	Fire, and, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
New Hampshire Fire Insurance Co.	Earl B. Allsopp	Edmonton	Fire, Limited or Inherent Explosion, Sprinkler Leakage, and, Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
New York Life Insurance Co.	Abram C. Newcombe	Edmonton	Life.
New York Reciprocal Underwriters	Supt. of Insurance	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Limited or Inherent Explosion, Falling Aircraft, Inland Transportation, Sprinkler Leakage, Weather, and, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the Exchange.
New York Underwriters Insurance Co.	E. S. Buchan	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Explosion, Civil Commotion, Falling Aircraft, Inland Marine, Inland Transportation, Sprinkler Leakage, Weather, and Earthquake, Impact by Vehicles, Malicious Damage, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
New Zealand Insurance Company Ltd.	Edgar A. Cawker	Edmonton	Fire, Automobile, Inland Transportation, Personal Property, Plate Glass, Public Liability, Theft, and, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Niagara Fire Insurance Company	C. E. McManus	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Automobile, including Public Liability, Earthquake, Explosion, Falling Aircraft, Inland Transportation, Personal Property, Property Damage, limited to loss or damage to buildings and property caused by motor vehicles; Sprinkler Leakage, Weather, Hail, and, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Non-Marine Underwriters, Members of Lloyd's	G. D. K. Kinnaird	Edmonton	All Classes except Life and Hail Insurance.
North American Life Assurance Co.	John F. Schurman	Edmonton	Life.
North American Life and Casualty Company	George W. Auxier	Edmonton	Life, Personal Accident, and Sickness.
North British & Mercantile Insurance Company Limited	Lloyd J. Reuter	Edmonton	Fire, Accident and Sickness, Automobile, Earthquake, Explosion, Guarantee, Inland Transportation, Personal Property, Plate Glass, Sprinkler Leakage, Theft, Weather, Public Liability, Employers' Liability, Workmen's Compensation, and, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
North Empire Fire Insurance Co.	H. S. Millar	Edmonton	Fire, Limited or Inherent Explosion, Inland Transportation, Personal Property, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Northern Assurance Company Ltd.	James Cleave	Calgary	Fire, Accident, Automobile, Boiler and Machinery, Limited or Inherent Explosion, Guarantee, Inland Transportation, Liability, Personal Property, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather.
North River Insurance Company	John D. Harvey	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Explosion, Inland Marine, Inland Transportation, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Northwest Casualty Company	Ray H. Tyner	Edmonton	Accident, Automobile, Plate Glass, Theft.
North West Fire Insurance Co.	Robert H. Driscoll	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; and, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1949—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Northwestern Mutual Fire Association	Ray H. Tyner	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Inland Marine, Inland Transportation, Public Liability, limited to Liability for loss or damage to property; Personal Property, Property Damage, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Northwestern National Insurance Co.	G. E. H. Smith	Edmonton	Fire, Automobile, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Norwich Union Fire Insurance Society Ltd.	Andrew M. Young	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage, Accident, Automobile, Explosion, Guarantee, Inland Transportation, Liability, Personal Property, Property Damage, Plate Glass, Real Property, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Norwich Union Life Insurance Society	Harold C. Cooper	Edmonton	Life.
Nova Scotia Fire Underwriters Agency of the Home Insurance	O. D. Louden	Calgary	Fire, Automobile, excluding Public Liability; Earthquake, Explosion, Falling Aircraft, Hail, Water Damage, Inland Transportation, Personal Property, Real Property, to the extent authorized by the Insurance Laws of the State of New York, Property Damage, limited to insurance against direct loss or damage to property by automobiles or other motor vehicles; Sprinkler Leakage, Weather, Inland Marine, and, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Ocean Accident & Guarantee Corporation, Ltd.	G. L. Peet	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Accident, Automobile, Boiler and Machinery, Limited or Inherent Explosion, Employers' Liability, Guarantee, Inland Transportation, Liability, Personal Property, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, Property Damage, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Occidental Fire Insurance Co.	Lloyd J. Reuter	Edmonton	Fire, Automobile, Explosion, Personal Property, Plate Glass, Sprinkler Leakage, Theft, Weather, Public Liability, Employers' Liability, Workmen's Compensation, and, Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Occidental Life Insurance Co. of California	George W. Skene	Calgary	Life, Accident and Sickness.
Order of United Commercial Travelers of America	S. S. Savage	Calgary	Accident, to the extent authorized by its Articles of Incorporation, Constitution and Laws.
Pacific Coast Fire Insurance Co.	Russell Flood	Calgary	Fire, Automobile, Liability, Earthquake, Limited or Inherent Explosion, Inland Marine, Inland Transportation, Plate Glass, Sprinkler Leakage, Theft, Water Damage, Weather, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Pacific Fire Insurance Co.	John D. Clay	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Palatine Insurance Company, Ltd.	V. B. Graveley	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Automobile, Personal Property, Property Damage, and, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Weather, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Patriotic Assurance Company, Ltd.	Donald J. Holland	Edmonton	Fire, Automobile. Limited or Inherent Explosion, Personal Property, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Pearl Assurance Company Ltd.	Z. W. Dean	Calgary	Fire, Accident, Automobile, Limited or Inherent Explosion, Guarantee, Liability, Inland Transportation, Plate Glass, Property Damage, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Pearl Underwriters Agency of the Pearl Assurance Co. Ltd.	Z. W. Dean	Calgary	Fire, Accident, Automobile, Limited or Inherent Explosion, Guarantee, Liability, Inland Transportation, Property Damage, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1949—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Phenix Fire Insurance Company of Paris	H. S. Villett	Edmonton	Fire, Limited or Inherent Explosion, and, Falling Aircraft, Earthquake, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Automobile, Weather, and Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Phenix Underwriters Agency of the Fidelity-Phenix Fire Insurance Company of New York	John B. McAra	Calgary	Fire, including Use and Occupancy, Aircraft, Rents, Profits, Automobile, including Public Liability, Earthquake, Explosion, Falling Aircraft, Hail, Inland Transportation, Insurance against loss or damage to Buildings and Property caused by Motor vehicles, Personal Property, Sprinkler Leakage, Weather, and, in addition thereto, Impact to Vehicles, and Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Philadelphia Fire & Marine Insurance Company	Joseph D. Craddock	Calgary	Fire, Limited or Inherent Explosion, Inland Transportation, Sprinkler Leakage, Weather, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Phoenix Assurance Company Ltd.	R. L. Fenerty	Calgary	Fire, Accident, Aircraft, excluding loss or damage to persons or property caused by an aircraft; Automobile, Earthquake, Explosion, Civil Commotion, Guarantee, Inland Transportation, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Phoenix Insurance Company (Hartford, Conn.)	R. H. Driscoll	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Earthquake, Explosion, Inland Marine, Inland Transportation, Sprinkler Leakage, Hail, Weather, and, Property Damage, limited to Falling Aircraft, Strikes, Riot or Civil Commotion and Impact by Vehicles.
Planet Assurance Company, Ltd.	Donald J. Holland	Edmonton	Fire, Limited or Inherent Explosion, Personal Property, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake (limited), Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Polish Society for Brotherly Aid	Ignace Maciejowski	Coleman	Sickness and Funeral.

Pool Insurance Company	Chas. C. Falck	Calgary	Fire, and, Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Portage La Prairie Mutual Insurance Company	J. G. Rowlatt	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Limited or Inherent Explosion, Inland Transportation, Theft, and, Sprinkler Leakage, Malicious Damage, Water Damage, Earthquake, Personal Property, Weather, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, Limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Progressive Insurance Company of Canada	E. B. Allsop	Edmonton	Fire, Accident, Automobile, Guarantee, Inland Transportation, Personal Property, Plate Glass, Real Property, Theft, Weather, and in addition thereto, Limited or Inherent Explosion, Civil Commotion, Earthquake, Falling Aircraft, Impact by Vehicles, Sprinkler Leakage, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Protective Association of Canada	J. H. Morrison	Edmonton	Accident, Sickness.
Providence Fire Insurance Co.	Wilkin Townshend & Wilkin	Edmonton	Fire, and, Civil Commotion, Earthquake, Falling Aircraft, Weather, Impact by Vehicles, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Providence Underwriters Agency (of the Providence Washington Insurance Co.)	W. Solomon	Calgary	Fire, Automobile, Explosion, Hail, Inland Transportation, Insurance against intentional or other damage to, or loss of property of any kind, real or personal, Sprinkler Leakage, Weather.
Providence Washington Insurance Co.	A. W. Evans	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Explosion, Inland Marine, Inland Transportation, Sprinkler Leakage, Weather, and, Property Damage, limited to Falling Aircraft, Strikes, Riot or Civil Commotion, Earthquake, and Impact by Vehicles, Hail.
Provincial Insurance Company Ltd.	R. H. Robinson	Calgary	Fire, Automobile, Limited or Inherent Explosion, Personal Property, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1949—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Prudential Assurance Company Ltd. (of London, England)	J. Farish	Calgary	Fire, Accident, Automobile, Boiler and Machinery, Explosion, Guarantee, Inland Transportation, Personal Property, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather and, Falling Aircraft, Earthquake, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Prudential Insurance Company of America	Cecil M. Bradley	Calgary	Accident, Sickness, Life.
Quebec Fire Assurance Company	E. F. L. Tavender	Calgary	Fire, including Use and Occupancy, Rents, Profits; Earthquake, Limited or Inherent Explosion, Inland Transportation, Sprinkler Leakage, Weather, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Railway Passengers Assurance Co. of London	Lloyd J. Reuter	Calgary	Fire, Accident and Sickness, Automobile, Explosion, Guarantee, Inland Transportation, Personal Property, Plate Glass, Sprinkler Leakage, Theft, Weather, Public Liability, Employers' Liability, Workmen's Compensation, and, Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Reliance Insurance Company of Canada	C. L. Rodgers	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Explosion, Inland Marine, Inland Transportation, Sprinkler Leakage, Weather, Hail, and Property Damage, limited to Falling Aircraft, Strikes, Riot or Civil Commotion, Earthquake, and Impact by Vehicles.
Retail Lumbermen's Inter-Insurance Exchange	Supt. of Insurance	Edmonton	Fire, Weather, and Falling Aircraft, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the Exchange.
Retail Lumbermen's Mutual Fire Insurance Co.	E. W. Stacey	Edmonton	Fire (Lumber Yards only).

Rochester Underwriters Agency of the Great American Insurance Co.	T. A. Hornibrook	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Automobile, excluding Public Liability; Aircraft, excluding loss or damage to persons or property caused by an aircraft; Earthquake, Explosion, Civil Commotion, Hail, Inland Marine, Marine, Inland Transportation, Personal Property, Sprinkler Leakage, Weather, and, Property Damage, limited to loss or damage to bridges; and, Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Royal Exchange Assurance	Thos. S. Magee	Edmonton	Fire, Accident, Automobile, Explosion, Guarantee, Inland Transportation, Employers' Liability, Public Liability, Personal Property, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Royal Insurance Company, Ltd.	John D. Mason	Calgary	Life, Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Accident, Automobile, Boiler and Machinery, Earthquake, Explosion, Civil Commotion, Forgery, Guarantee, Fidelity, Inland Marine, Inland Transportation, Liability, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Royal Scottish Insurance Co. Ltd.	Charles E. McManus	Edmonton	Fire, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and, Property Damage, limited to Riot, Impact by Aircraft or Vehicles, and Water Damage.
St. Paul Fire & Marine Insurance Company	John L. Tremlett	Calgary	Fire, Automobile, Earthquake, Explosion, Inland Transportation, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Saint Paul-Mercury Indemnity Co. of St. Paul	John L. Tremlett	Calgary	Automobile, excluding loss or damage by Fire and Theft.
Saskatchewan Guarantee & Fidelity Company, Ltd.	Cecil H. Chapman	Edmonton	Guarantee.
Saskatchewan Mutual Fire Insurance Company	W. L. Wilkin Ltd.	Edmonton	Mutual Fire (including Additional Perils Supplemental Contract); Automobile, (Automobile Medical Expense) Policy, Employers' Liability, Public Liability, Inland Transportation, Personal Property, Plate Glass, Theft, Weather.
Scottish Canadian Assurance Corporation	T. A. Hornibrook	Calgary	Fire, Accident, Automobile, Limited or Inherent Explosion, Forgery, Guarantee, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1949—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Scottish Insurance Corporation Ltd.	Gordon E. Smeltzer	Edmonton	Fire, Automobile, Personal Property, and Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Weather, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Scottish Metropolitan Assurance Co. Ltd.	Frederick M. McClelland	Calgary	Fire, Automobile, Limited or Inherent Explosion, Guarantee, Inland Transportation, Liability, Personal Property, Property Damage, Plate Glass, Sprinkler Leakage, Weather.
Scottish Union & National Insurance Co.	G. L. Peet	Calgary	Fire, Automobile, Explosion, Inland Transportation, Personal Property, Sprinkler Leakage, Weather, and, Falling Aircraft, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Sea Insurance Company, Ltd.	James O. Miller	Calgary	Fire, Limited or Inherent Explosion, Weather, Inland Transportation, Sprinkler Leakage, and, Hail, Property Damage, limited to Falling Aircraft, Earthquake, and Civil Commotion.
Security Insurance Co. of New Haven	Robert W. Grierson	Edmonton	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Explosion, Civil Commotion, Inland Marine, Inland Transportation, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Security National Insurance Co.	Clarence L. Rodgers	Edmonton	Fire, and Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Malicious Damage, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Sentinel Fire Insurance Co.	Ralph K. MacKay	Calgary	Fire, Explosion, Hail, Inland Marine, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Service Fire Insurance Company of New York	Andrew R. Maze	Edmonton	Automobile, excluding Public Liability.
Sons of Norway, (The Supreme Lodge of the)	Sigurd Lefsrud	Viking	Life, Disability and Sickness, to the extent authorized by its Articles of Incorporation, constitution and laws.

South British Insurance Co. Ltd.	Cyril F. Denbigh	Calgary	Fire, including Use and Occupancy, Rents, Profits; Automobile, Inland Transportation, Plate Glass, Property Damage, Theft, Liability, Inland Marine, and, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Sovereign Life Assurance Co. of Canada	Donald H. Buie	Calgary	Life.
Springfield Fire & Marine Insurance Company	Ralph K. MacKay	Calgary	Fire, Aircraft, excluding Liability for loss or damage to persons caused by an aircraft; Explosion, Hail, Inland Transportation, Personal Property, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Standard Insurance Co. of New York	H. B. Tunnicliffe	Edmonton	Fire, and Smoke Damage, Automobile, excluding Public Liability; Earthquake; Explosion; Falling Aircraft, Impact by Vehicles, Inland Transportation, Marine, Personal Property, Real Property, Sprinkler Leakage, Water Damage, Weather.
Stanstead & Sherbrook Insurance Company	W. V. Wilkin	Edmonton	Fire, including Smoke Damage; Earthquake, Weather, and, Falling Aircraft, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Malicious Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
State Assurance Company, Limited	C. H. Chapman	Edmonton	Fire, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Subsidiary High Court of the Ancient Order of Foresters in the Dominion of Canada	G. F. S. Grevett	Calgary	Life and Sickness, to the extent authorized by the Society's Act of Incorporation, constitution and laws.
Sun Insurance Office Limited	Donald J. Holland	Edmonton	Fire, Accident, Falling Aircraft, Automobile, Earthquake, Explosion, Guarantee, Inland Transportation, Employers' Liability, Public Liability, Workmen's Compensation, Marine, Plate Glass, Personal Property, Property Damage, limited to direct loss and damage to property by vehicles, Sickness, Sprinkler Leakage, Theft, Weather, and, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Sun Life Assurance Company of Canada	R. A. Coulthard	Edmonton	Life.
Switzerland General Insurance Company, Ltd.	James Kellas	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Inland Marine, and, Limited or Inherent Explosion, Sprinkler Leakage, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1949—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Toronto General Insurance Co.	Gordon E. Smeltzer	Edmonton	Fire, including Use and Occupancy, Rents, Profits; Accident, Automobile, Explosion, Civil Commotion, Forgery, Guarantee, Inland Marine, Inland Transportation, Liability, Public Liability, Personal Property, Fidelity, Plate Glass, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Transcontinental Insurance Co.	Clarence Tait	Calgary	Aircraft, excluding Public Liability, Automobile, excluding Public Liability, Fire; Limited or Inherent Explosion, Inland Transportation, Personal Property, Sprinkler Leakage, Weather, and, Earthquake, Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Travelers Fire Insurance Co.	Frank H. Whitney	Calgary	Fire, Automobile, excluding Public Liability; Aircraft, excluding Liability for loss or damage to persons; Limited or Inherent Explosion, Marine, Inland Transportation, Property Damage, Sprinkler Leakage, Weather.
Travelers Indemnity Co. (Hartford, Conn.)	Frank H. Whitney	Calgary	Automobile, excluding loss of or damage to an automobile by Fire; Aircraft, excluding loss of or damage to an aircraft by Fire; Boiler and Machinery, Guarantee, Employers' Liability, Public Liability, Plate Glass, Theft.
Travelers Insurance Co. (Hartford, Conn.)	Frank H. Whitney	Calgary	Life, Accident, excluding Liability for loss or damage to property; Automobile, limited to Liability, for loss or damage to persons caused by an automobile, Aircraft, limited to Liability for loss or damage to persons caused by an aircraft; Public Liability, limited to Liability for loss or damage to the person of others; Employers' Liability, Workmen's Compensation, Sickness.
Union Assurance Society Ltd.	F. W. Mapson	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage; Automobile, Inland Transportation, Employers' Liability, Liability, Marine, Personal Property, Plate Glass, Property Damage, Theft, Water Damage, and, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

Union Insurance Society of Canton, Limited	G. L. Peet	Calgary	Fire, including Use and Occupancy, Rents, Profits; Accident and Sickness, Automobile, Explosion, Guarantee, Inland Transportation, Plate Glass, Property Damage, Sprinkler Leakage, Theft, Weather, Liability, Inland Marine, Ocean Marine, and, Falling Aircraft, Earthquake, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Union Marine & General Insurance Company, Ltd.	J. A. Weber	Edmonton	Fire, Accident, Automobile, Limited or Inherent Explosion, Guarantee, Inland Transportation, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
United Assurance Underwriters of the Canadian Indemnity Co.	H. B. MacDonald	Calgary	Fire, Accident, Automobile, Civil Commotion, Earthquake, Limited or Inherent Explosion, Forgery, including Fraud; Guarantee, Inland Marine, Inland Transportation, Liability, Personal Property, Plate Glass, Real Property, Sickness, Sprinkler Leakage, Theft, Water Damage, Weather, and, Falling Aircraft, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
United British Insurance Co. Ltd.	R. H. Driscoll	Edmonton	Fire, Automobile, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and, Falling Aircraft, Civil Commotion, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
United Firemen's Insurance Co. of Philadelphia (Withdrawn as at December 31, 1949)	R. L. Fenerty	Calgary	Fire, Limited or Inherent Explosion, Sprinkler Leakage, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
United National Indemnity Co.	Clarence Tait	Calgary	Accident, Automobile, excluding loss or damage by fire; Forgery, Guarantee, Plate Glass, Sickness, Theft.
United States Fidelity & Guaranty Company	Clarence E. Tait	Calgary	Accident, Automobile, excluding loss or damage by fire; Aircraft, Forgery, Guarantee, Liability, Plate Glass, Sickness, Theft.
United States Guarantee Co.	R. S. McLean	Edmonton	Accident, Automobile Insurance, excluding insurance against loss of, or damage to, an automobile by fire or transportation, and Theft, Workmen's Compensation, Employers' (Guarantee) Liability, Public Liability.
Warner Reciprocal Insurers	Supt. of Insurance	Edmonton	Fire, including Use and Occupancy, and Falling Aircraft, Earthquake, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Smoke Damage, Rents and Rental Value, Impact by Vehicles, Weather, limited to the insurance of the same property as is insured under a policy of fire insurance of the exchange.

INSURANCE COMPANIES LICENSED UNDER THE ALBERTA INSURANCE ACT, AS AT DECEMBER 31, 1949—Continued

Name of Company	Chief Agent or Attorney in Alberta	Address	Classes of Insurance
Wawanesa Mutual Insurance Co.	Thomas H. Purvis	Edmonton	Fire, Automobile, including medical expense policy; Limited or Inherent Explosion, Guarantee, Inland Transportation, Liability, Personal Property, Plate Glass, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Wellington Fire Insurance Co.	John D. Clay	Calgary	Fire, Automobile, Guarantee, Inland Transportation, Employers' Liability, Public Liability, Personal Property, Plate Glass, Theft, and, Falling Aircraft, Earthquake, Weather, Limited or Inherent Explosion, Civil Commotion, Sprinkler Leakage, Impact by Vehicles, Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Westchester Fire Insurance Co.	W. H. Skinner	Calgary	Fire, including Use and Occupancy, Rents, Profits, and Smoke Damage, Earthquake, Explosion, Inland Marine, Inland Transportation, Falling Aircraft, Sprinkler Leakage, Hail, Weather, and, Property Damage, limited to Strikes, Riot or Civil Commotion, and, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Western Assurance Company	E. S. Buchan	Calgary	Fire, including Use and Occupancy, Rents, Profits; Accident, Automobile, Aircraft, Boiler and Machinery, Explosion, Civil Commotion, Forgery, Guarantee, Inland Marine, Inland Transportation, Employers' Liability, Public Liability, Workmen's Compensation, Marine, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Impact by Vehicles (limited), limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Western Life Assurance Company	J. P. Swityk	Calgary	Life.
Western Union Insurance Co.	Frank R. Freeze	Calgary	Fire (including Additional Perils Supplemental Contract); Falling Aircraft, Earthquake, limited to the insurance of the same property as is insured under a fire policy, Sprinkler Leakage, Use and Occupancy, Suretyship, Rents, Profits, Strikes, Riot and Civil Commotion, Explosion, Tornado, Weather, Steam Boiler, Automobile, Inland Transportation, Inland Marine, Accident, Sickness, Theft, Fidelity, Guarantee, Plate Glass, Liability, Live Stock.

Westminster Fire Office of London, England	Harold S. Villett	Edmonton	Fire, Limited or Inherent Explosion, Sprinkler Leakage, Accident, Automobile, Guarantee, Inland Transportation, Personal Property, Plate Glass, Civil Commotion, Theft, and in addition, Weather, Earthquake, Falling Aircraft, Impact by Vehicles, and Water Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Winnipeg Fire Underwriters Agency of the Home Insurance Company	O. D. Louden	Calgary	Fire, Automobile, excluding Public Liability, Earthquake, Explosion, Falling Aircraft, Hail, Personal Property, Water Damage, Inland Transportation, Real Property to the extent authorized by the insurance Laws of the State of New York, Property Damage, limited to insurance against direct loss or damage to property by automobiles or other motor vehicles; Sprinkler Leakage, and, Impact by Vehicles, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Woman's Benefit Association	Mrs. Hilda A. Nimmo	Edmonton	Life, to the extent authorized by its Articles of Incorporation, Constitution and Laws.
Workers Benevolent Association of Canada	Andrew Radomsky	Edmonton	Life, Personal Accident and Sickness, to the extent authorized by its Act of Incorporation and By-Laws.
World Fire & Marine Insurance Co.	H. B. Tunnicliffe	Calgary	Fire, including Smoke Damage, Automobile, excluding Public Liability, Earthquake, Explosion, Falling Aircraft, Inland Transportation, Impact by Vehicles, Marine, Personal Property, Real Property, Sprinkler Leakage, Water Damage, Weather.
Yorkshire Insurance Co. Ltd.	T. A. Hornibrook	Calgary	Fire, including Use and Occupancy, Rents, Profits; Accident, Automobile, Limited or Inherent Explosion, Guarantee, Inland Transportation, Employers' Liability, Public Liability, Live Stock, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather, and, Falling Aircraft, Earthquake, Civil Commotion, Malicious Damage, limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Zurich General Accident & Liability Insurance Co. Ltd. of Zurich	W. L. Wilkin	Edmonton	Accident, Automobile, Public Liability, Property Liability, Sickness, Theft, Guarantee.

LIFE INSURANCE — PREMIUM INCOME ON ALBERTA BUSINESS, 1949

NAME OF COMPANY	Net Contract Premium Income			Net Consideration for Annuities	TOTALS
	Ordinary	Industrial	Group		
Aetna Life Insurance Company	$ 16,838.		$ 49,111.	$ 11,662.	$ 77,611.
The Canada Life Assurance Company	909,606.		86,812.	121,923.	1,118,341.
The Commercial Life Assurance Company of Canada	229,392.		47,698.	46,329.	323,419.
Confederation Life Association	518,524.		35,564.	21,124.	575,212.
Continental Assurance Company	2,397.				2,397.
The Continental Life Insurance Company	261,200.			9,651.	270,851.
Co-Operative Life Insurance Company	31,817.		57,478.		89,295.
The Crown Life Insurance Company	440,425.		81.	22,606.	463,112.
Cuna Mutual Insurance Society	3,428.		23,328.		26,756.
Dominion General Benefit Association	15,126.				15,126.
The Dominion of Canada General Insurance Company	71,339.			115.	71,454.
The Dominion Life Assurance Company	518,791.		869.	44,262.	563,922.
The T. Eaton Life Assurance Company	78,978.			2,113.	81,091.
Empire Life Insurance Company (retired from Province, December 31, 1933)	15,054.			209.	15,263.
Equitable Life Insurance Company of Canada (retired from Province, December 31, 1934)	18,121.			530.	18,,651.
The Excelsior Life Insurance Company	365,638.			4,847.	370,485.
Fidelity Life Assurance Company	177,918.			1,508.	179,426.
The Great-West Life Assurance Company	1,070,652.		71,963.	399,050.	1,541,665.
The Imperial Life Assurance Company of Canada	673,748.		4,572.	41,791.	720,111.
The Life Insurance Company of Alberta	137,032.		4,772.	3,940.	145,744.
London Life Insurance Company	1,178,373.	39,675.	97,631.	18,995.	1,334,674.
London and Scottish Assurance Corporation Limited (retired from Province, December 31, 1934)	1,626.				1,626.
Manufacturers Life Insurance Company	1,101,196.		3,774.	131,999.	1,236,969.
Metropolitan Life Insurance Company	873,269.	517,017.	62,941.	32,903.	1,486,130.
The Monarch Life Assurance Company	477,703.			30,295.	507,998.
Montreal Life Insurance Company	68,260.		2,219.	3,964.	74,443.
The Mutual Life Assurance Company of Canada	1,182,447.		21,975.	82,836.	1,287,258.
The National Life Assurance Company of Canada	30,710.		180.	515.	31,405.
New York Life Insurance Company	196,630.			300.	196,930.
North American Life and Casualty Company	26.				26.
North American Life Assurance Company	756,321.		11,925.	80,453.	848,699.
Northern Life Assurance Company (retired from Province, December 31, 1937)	14,028.		773.	2,125.	16,926.
Norwich Union Life Insurance Society	28,539.			1,434.	29,973.
Occidental Life Insurance Company of California	83,864.		8,098.	104.	92,066.
Phoenix Assurance Company Limited of London, England (retired from Province, December 31, 1927)	505.				505.
The Prudential Insurance Company of America	849,513.	447,066.	19.	33,877.	1,330,475.
Royal Insurance Company Limited	10,831.		475.		11,306.
The Sovereign Life Assurance Company of Canada	395,182.			89,959.	485,141.
Standard Life Assurance Company (retired from Province, December 31, 1933)	8,732.				8,732.
Sun Life Assurance Company of Canada	1,831,249.		268,293.	1,078,702.	3,178,244.
The Travelers Insurance Company	147,586.		3.940.		151,526.
The Western Life Assurance Company	73,923.			997.	74,920.
	$14,866,537.	$1,003,758.	$864.491.	$2,321,118.	$19,055,904.

LIFE INSURANCE — DISBURSEMENTS TO POLICYHOLDERS IN ALBERTA, 1949

NAME OF COMPANY	DEATH CLAIMS				Matured Endowment	Surrender Values	Dividends	Other Payments	TOTAL
	Ordinary	Industrial	Group	TOTAL					
Aetna Life Insurance Company	$ 10,000.		$ 36,000.	$ 46,000.	$ 3,119.	$ 3,725.	$ 399.	$ 1,453.	$ 8,696.
The Canada Life Assurance Company	207,236.		53,558.	260,794.	56,406.	97,978.	87,594.	63,877.	305,855.
The Commercial Life Assurance Company of Canada	28,786.		21,250.	50,036.	27,058.	32,838.	13,404.	16,264.	89,564.
Confederation Life Association	114,094.		5,500.	119,594.	25,792.	57,624.	61,082.	17,814.	162,312.
Continental Assurance Company									
The Continental Life Insurance Co.	23,133.			23,133.	16,221.	26,349.	9,765.	20,205.	72,540.
Co-Operative Life Insurance Company	19.		19,270.	19,289.			2,108.		2,108.
The Crown Life Insurance Company	60,435.			60,435.	22,177.	18,881.	26,387.	16,327.	83,772.
Cuna Mutual Insurance Society			14,607.	14,607.		65.	1,673.	752.	2,490.
Dominion General Benefit Association									
The Dominion of Canada General Insurance Company	8,000.			8,000.		3,891.		3,200.	7,091.
The Dominion Life Assurance Company	89,796.			89,796.	26,394.	46,811.	45,394.	17,736.	136,335.
The T. Eaton Life Assurance Company	4,925.			4,925.	19,319.	7,769.	931.		28,019.
Empire Life Insurance Company (retired from Province, December 31, 1933)	21,971.			21,971.	17,350.	2,856.	1,866.	240.	22,312.
Equitable Life Insurance Company of Canada (retired from Province, December 31, 1934)	2,000.			2,000.	4,427.	2,111.	557.	180.	7,275.
The Excelsior Life Insurance Company	44,771.			44,771.	5,500.	49,670.	13,644.	6,820.	75,634.
Fidelity Life Assurance Company	16,600.			16,600.	9,930.	16,124.	2,837.	2,110.	31,001.
The Great-West Life Assurance Company	315,323.		45,197.	360,520.	116,570.	143,792.	106,227.	113,185.	479,774.
The Imperial Life Assurance Company of Canada	107,389.		5,400.	112,789.	76,647.	56,093.	79,034.	39,292.	251,066.
The Life Insurance Company of Alberta	14,000.		4,929.	18,929.		3,528.	266.	130.	3,924.
London Life Insurance Company	183,028.	707.	28,009.	211,744.	201,461.	67,472.	186,502.	39,576.	495,011.
London and Scottish Assurance Corporation Limited (retired from Province, December 31, 1934)	15,058.			15,058.	1,295.				1,295.
Manufacturers Life Insurance Company	295,664.			295,664.	62,782.	111,827.	107,565.	29,909.	312,083.
Metropolitan Life Insurance Company	142,016.	48,321.	18,900.	209,237.	221,738.	196,430.	180,888.	21,692.	620,748.
The Monarch Life Assurance Company	43,152.			43,152.	8,130.	27,388.	15,342.	23,999.	74,859.
Montreal Life Insurance Company	17,501.			17,501.	6,625.	10,438.	2,646.	734.	20,443.
The Mutual Life Assurance Company of Canada	222,394.		5,569.	227,963.	123,444.	100,615.	217,521.	47,720.	489,300.
The National Life Assurance Company of Canada	28,122.		500.	28,622.	8,768.	7,703.	5,384.	440.	22,295.
New York Life Insurance Company	154,117.			154,117.	40,638.	52,076.	33,349.	36,312.	162,375.
North American Life and Casualty Co.									
North American Life Assurance Company	140,346.		3,500.	143,846.	58,413.	88,299.	65,081.	30,579.	242,372.
Northern Life Assurance Company (retired from Province, December 31, 1937)	6,500.		2,000.	8,500.	8,250.	18,281.	2,102.	837.	29,470.
Norwich Union Life Insurance Society							3,045.		3,045.
Occidental Life Insurance Company of California	31,793.		3,000.	34,793.	2,000.	4,069.	4,023.		10,092.
Phoenix Assurance Company Limited of London, Eng. (retired from Province, December 31, 1927)									
The Prudential Insurance Company of America	85,406.	52,384.	9,000.	146,790.	145,553.	166,742.	125,255.	12,046.	449,596.
Royal Insurance Company Limited						817.			817.
The Sovereign Life Assurance Company of Canada	49,222.			49,222.	5,323.	32,298.	8,676.	76,160.	122,457.
Standard Life Assurance Company (retired from Province, December 31, 1933)					1,000.		33.	980.	2,013.
Sun Life Assurance Company of Canada	402,455.		99,300.	501,755.	358,357.	195,943.	258,114.	261,641.	1,074,055.
The Travelers Insurance Company	99,945.		10,000.	109,945.	44,217.	16,462.		3,741.	64,420.
The Western Life Assurance Company	4,400.			4,400.		5,689.	2,001.	51.	7,741.
	$2,989,597.	$101,412.	$385,489.	$3,476,498.	$1,724,904.	$1,672,654.	$1,670,695.	$906,002.	$5,974,255.

LIFE INSURANCE — EXHIBIT OF POLICIES IN ALBERTA, 1949

NAME OF COMPANY	Gross in Force At End of 1948		New Issued		Gross in Force At End of 1949		Amount Reinsured
	No.	Amount	No.	Amount	No.	Amount	
Aetna Life Insurance Company	417	$4,913,444.	18	$ 458,625.	403	$5,592,885.	$ 2,000.
*The Canada Life Assurance Company	11,263	*41,118,553.	1,072	4,940,190.	11,787	44,119,364.	1,410,312.
The Commercial Life Assurance Company of Canada	6,685	11,017,956.	1,544	2,150,098.	7,535	12,381,519.	8,000.
Confederation Life Association	8,436	23,220,763.	866	2,983,024.	8,991	26,463,906.	622,054.
Continental Assurance Company	.....	.....	95	219,733.	86	198,733.	.....
The Continental Life Insurance Company	4,969	9,423,012.	875	1,957,144.	5,336	10,404,978.	662,181.
Co-Operative Life Insurance Company	417	4,077,558.	478	3,446,600.	831	7,615,415.	16,785.
The Crown Life Insurance Company	8,217	15,395,849.	1,181	2,734,228.	8,701	16,615,135.	71,500.
Cuna Mutual Insurance Society	258	2,650,516.	85	323,014.	327	3,761,566.	.....
Dominion General Benefits Association	.....	.....	7	7,000.	6	6,000.	.....
The Dominion of Canada General Insurance Company	1,199	2,453,256.	226	767,911.	1,356	3,058,422.	252,650.
The Dominion Life Assurance Company	8,079	20,132,388.	1,091	4,768,196.	8,838	24,079,405.	201,456.
The T. Eaton Life Assurance Company	1,408	2,527,522.	223	488,503.	1,531	2,850,995.	45,500.
Empire Life Insurance Company (retired from Province, December 31, 1933)	719	937,338.	.....	.....	696	899,310.	.....
Equitable Life Insurance Company of Canada (retired from Province, December 31, 1934)	431	1,012,472.	4	23,000.	421	1,011,162.	14,362.
The Excelsior Life Insurance Company	4,839	12,372,636.	913	3,535,186.	5,474	15,135,703.	326,940.
Fidelity Life Assurance Company	3,856	5,510,162.	362	765,043.	3,909	5,732,432.	112,415.
The Great-West Life Assurance Company	16,800	50,719,486.	1,451	6,591,301.	17,669	55,820,355.	839,072.
The Imperial Life Assurance Company of Canada	10,408	22,229,320.	920	2,665,720.	10,976	24,332,162.	422,540.
The Life Insurance Company of Alberta	2,013	4,235,855.	950	2,501,135.	2,696	6,110,721.	101,578.
London Life Insurance Company	11,385	54,752,671.	1,874	11,988,507.	13,200	68,601,532.	5,724,634.
London and Scottish Assurance Corporation Limited (retired from Province, December 31, 1934)	97	207,646.	.....	.....	93	192,552.	.....
Manufacturers Life Insurance Company	14,853	37,598,641.	1,768	6,714,992.	15,993	42,394,456.	194,440.
Metropolitan Life Insurance Company	63,320	54,391,869.	4,966	6,995,737.	65,255	59,746,004.	.....
The Monarch Life Assurance Company	6,364	17,565,111.	1,388	5,849,028.	7,375	22,274,543.	836,265.
Montreal Life Insurance Company	1,003	2,718,855.	236	697,740.	1,140	3,105,954.	127,924.
The Mutual Life Assurance Company of Canada	17,153	43,523,318.	1,456	6,572,485.	18,105	48,930,810.	606,095.
The National Life Assurance Company of Canada	884	1,802,270.	35	134,462.	899	1,898,957.	58,035.
New York Life Insurance Company	4,203	9,381,138.	188	648,900.	4,223	9,633,989.	10,000.
North American Life and Casualty Company	1	3,000.	.....	.....	1	3,000.	.....
North American Life Assurance Company	11,395	27,428,147.	1,224	4,185,178.	12,118	30,403,204.	42,654.
Northern Life Assurance Company (retired from Province, December 31, 1937)	694	1,124,583.	.....	.....	665	1,077,662.	7,727.
Norwich Union Life Insurance Society	124	554,425.	271	1,490,549.	345	1,840,870.	.....
Occidental Life Insurance Company of California	1,166	4,591,072.	99	687,316.	1,203	4,981,572.	.....
Phoenix Assurance Company Limited of London, England (retired from Province, December 31, 1927)	15	73,686.	.....	.....	14	51,180.	.....
The Prudential Insurance Company of America	66,071	37,744,364.	4,605	4,215,493.	67,294	39,848,952.	.....
Royal Insurance Company Limited	182	511,157.	17	145,481.	193	625,876.	.....
The Sovereign Life Assurance Company of Canada	5,292	11,473,196.	1,135	3,540,152.	5,789	13,432,865.	887,739.
Standard Life Assurance Company (retired from Province, December 31, 1933)	72	202,156.	.....	.....	68	196,576.	.....
Sun Life Assurance Company of Canada	22,364	74,177,036.	2,418	10,938,675.	23,811	84,549,378.	333,139.
The Travelers Insurance Company	1,245	7,357,932.	206	1,371,400.	1,303	8,544,005.	.....
The Western Life Assurance Company	1,951	2,729,647.	144	216,997.	1,970	2,805,990.	65,996.
	320,248	$623,860,006.	34,391	$107,718,743.	338,626	$711,330,095.	$14,003,993.

*Includes certain family income benefits on ordinary policies not shown in previous figures.

E. R. HUGHES,
Superintendent of Insurance.

FRATERNAL SOCIETIES—SUMMARY FINANCIAL STATEMENT, 1949
(TOTAL BUSINESS OF SOCIETY)

NAME OF SOCIETY	HEAD OFFICE IN CANADA	Total Admitted Assets	Total Liabilities Except Acturial Reserve	Total Premium Income	Total Disbursements
Aid Association for Lutherans	249 King Street, N. Waterloo, Ontario	$ 118,225,819.	$ 23,470,164.	$ 19,904,404.	$ 4,264,715.
Ancient Order of Foresters	6 Hayden Street, Toronto, Ontario	491,093.	15,884.	26,642.	.....
Ancient Order of United Workmen of the Canadian North-West	217 McIntyre Block, Winnipeg Manitoba	624,335.	75,123.	26,463.	38,882.
The Associated Canadian Travellers	P. Burns Building, Calgary, Alberta	82,806.	29,741.	69,919.	14,975.
Canadian National Railways Employees Medical Aid Society of Saskatchewan	405 Standard Bldg., Saskatoon, Sask.	15,619.	4,371.	162,521.	151,468.
Canadian Order of Foresters	84 Market Street, Brantford, Ontario	23,229,382.	1,739,002.	774,083.	1,198,890.
Canadian Woodmen of the World (retired from Province Dec. 31, 1937)	Woodmen of the World Bldg., London, Ont.	2,448,194.	339,878.	176,193.	252,810.
The Grand Council of the Catholic Mutual Benefit Association of Canada (retired from Province, December 31, 1942)	354 St. Catherine St., E., Montreal, Quebec	1,400,007.	122,078.	80,261.	124,871.
The Grand Orange Lodge of British America	10 Berti Street, Toronto, Ontario	2,700,683.	98,253.	193,766.	168,416.
Independent Mutual Benefit Federation	214 Beverley Street, Toronto, Ontario	100,124.	2,056.	39,769.	17,959.
The Independent Order of Foresters	Temple Building, Toronto 1, Ontario	49,969,394.	6,671,281.	3,543,094.	3,470,218.
Independent Order of Oddfellows, Manchester Unity	382 Lipton Street, Winnipeg, Manitoba	58,778.	.....	923.	544.
Knights of Columbus	57 St. James Street. W., Montreal, Quebec	74,237,012.	3,754,050.	9,449,584.	3,687,108.
Lutheran Brotherhood	460 Main Street, Winnipeg, Manitoba	48,830,072.	8,667,937.	8,737,427.	2,180,830.
Lutheran Mutual Aid Society(retired from Province Dec. 31, 1937)	Waverly, Iowa, U.S.A.	38,853,082.	5,469,942.	5,509,516.	3,476,996.
The Maccabees	316 Bloor Building, Toronto, Ontario	82,211,970.	14,386,844.	9,180,502.	4,433,838.
Modern Woodmen of America	247 Scotia Street, Winnipeg, Manitoba	156,731,100.	18,715,984.	16,389,712.	11,513,174.
National Slovak Society of the United States of America	Bellevue, Alberta	8,355,718.	1,391,828.	505,086.	553,023.
Order of United Commercial Travellers of America	712 Confederation Life Bldg., Winnipeg, Manitoba	5,591,942.	5,591,942.	2,604,654.	1,729,530.
Polish Society for Brotherly Aid	Coleman, Alberta	6,700.	.....	1,767.	1,264.
Sons of Norway	325 Howe Street, Vancouver, B.C.	5,307,530.	931,665.	461,703.	336,639.
Woman's Benefit Association	Lock Box 234, Sarnia, Ontario	57,781,134.	4,723,029.	3,229,087.	2,805,896.
Workers Benevolent Association of Canada	595 Pritchard Ave., Winnipeg, Manitoba	640,209.	86,700.	170,504.	37,839.
		$ 677,892,703.	$ 96,287,752.	$ 81,237,580.	$ 40,459,885.

FRATERNAL SOCIETIES—PREMIUM INCOME (INCLUDING DUES) AND DISBURSEMENTS TO POLICYHOLDERS IN ALBERTA, 1949

NAME OF SOCIETY	Premiums (Including Dues)					Disbursements				
	Mortuary Funds	Sickness, Accident and Funeral Funds	General Expense Fund	Other Funds	Total	Mortuary Funds	Sickness, Accident and Funeral Funds	General Expense Funds	Other Funds	Total
Aid Associations for Lutherans	$ 12,051.		$ 13,486.	$ 2,343.	$ 27,880.	$ 1,558.			$ 342.	$ 1,900.
Ancient Order of Foresters		$ 311.	302.		613.		$ 575.			575.
Ancient Order of United Workmen of the Canadian North-West	4,580.			13.	4,593.	2,040.				2,040.
The Associated Canadian Travellers	1,252.	4,593.	10,665.		16,510.		5,382.			5,382.
Canadian National Railways Employees Medical Aid Society of Saskatchewan		60,034.			60,034.		58,489.			58,489.
Canadian Order of Foresters	21,816.	491.	1,646.	530.	24,483.	30,847.	642.		13.	31,502.
Canadian Woodman of the World	117.		46.		163.	1,190.				1,190.
The Grand Council of the Catholic Mutual Benefit Association of Canada	74,880.	745.	4,636.		80,261.	109,116.	997.	$ 14,758.		124,871.
The Grand Orange Lodge of British America	2,355.				2,355.	7,828.				7,828.
Independent Mutual Benefit Federation		3,581.	2,203.	1,674.	7,458.		2,960.		1,400.	4,360.
The Independent Order of Foresters	10,510.	429.	11,569.	1,131.	23,639.	13,696.	207.			13,903.
Independent Order of Oddfellows, Manchester Unity		227.	105.	34.	366.		100.			100.
Knights of Columbus	33,811.		4,976.		38,787.	13,500.				13,500.
Lutheran Brotherhood	2,336.		736.	6.	3,078.	5,382.			12.	5,394.
Lutheran Mutual Aid Society	1,373.		224.		1,597.	3,588.				3,588.
The Maccabees	25,936.	2,404.	11,651.	5,975.	45,966.	7,839.	1,890.		633.	10,362.
Modern Woodmen of America	14,833.		3,295.	9.	18,137.	17,897.				17,897.
Nation Slovak Society of the U.S. of America	6,672.		405.	215.	7,292.	1,506.			175.	1,681.
Order of United Commercial Travellers of America		7,260.	3,204.	580.	11,044.		2,751.		1,100.	3,851.
Polish Society for Brotherly Aid		1,487.	280.		1,767.		1,264.			1,264.
Sons of Norway	1,643.		754.	67.	2,464.	199.			7.	206.
Woman's Benefit Association	5,661.		1,752.	1,467.	8,880.	3,555.			395.	3,950.
Workers Benevolent Association of Canada	9,406.	3,715.	5,157.	5,764.	24,042.	2,743.	3,869.		801.	7,413.
	$ 229,232.	$ 85,277.	$ 77,092.	$ 19,808.	$ 411,409.	$ 222,484.	$ 79,126.	$ 14,758.	$ 4,878.	$ 321,246.

FRATERNAL SOCIETIES—EXHIBIT OF MORTUARY CERTIFICATES IN ALBERTA, 1949

NAME OF SOCIETY	At End of 1948	Additions		Deductions			At End of 1949
		New Issued	Other Additions	Ceased by Death and Matured	Ceased by Lapse and Surrender	Other Deductions	
Aid Association for Lutherans	$ 470,986.	$ 654,250.	$ 13,000.		$ 48,500.	$ 16,250.	$1,073,486.
Ancient Order of Foresters							
Ancient Order of United Workmen of the Canadian North-West	273,000.	48,000.		$ 2,000.	21,000.		298,000.
The Associated Canadian Travellers	137,203.	35,775.			25,803.		147,175.
Canadian National Railways Employees Medical Aid Society of Saskatchewan							
Canadian Order of Foresters	1,094,403.	143,000.	28,646.	24,934.	40,172.	11,258.	1,189,685.
Canadian Woodmen of the World	10,743.		1,200.	1,190.			10,753.
The Grand Council of the Catholic Mutual Benefit Association of Canada	16,314.			1,533.			14,781.
The Grand Orange Lodge of British America	101,608.	3,500.	456.	6,912.	1,237.		97,415.
Independent Mutual Benefit Federation							
The Independent Order of Foresters	595,778.	652,000.	44,536.	5,500.	279,005.	18,508.	989,301.
Independent Order of Oddfellows, Manchester Unity							
Knights of Columbus	1,120,994.	168,021.	13,031.	13,000.	48,500.	11,634.	1,228,912.
Lutheran Brotherhood	97,000.	11,500.	3,000.	5,000.		2,000.	104,500.
Lutheran Mutual Aid Society	69,066.		37.	3,500.	1,500.	1,500.	62,603.
The Maccabees	1,034,239.	177,098.	57,176.	2,844.	139,457.	5,106.	1,121,106.
Modern Woodmen of America	523,780.		27,023.	17,000.	1,500.	36,905.	495,398.
National Slovak Society of the United States of America	148,354.	3,400.		2,000.	4,950.	2,000.	142,804.
Order of United Commercial Travellers of America							
Polish Society for Brotherly Aid							
Sons of Norway	41,500.	11,500.					53,000.
Woman's Benefit Association	245,979.	17,750.		969.	4,786.	5,841.	252,133.
Workers Benevolent Association of Canada	456,300.	178,850.	22,000.	2,850.	41,900.	7,650.	604,750.
	$ 6,437,247.	$ 2,104,644.	$ 210,105.	$ 89,232.	$ 658,310.	$ 118,652.	$ 7,885,802.

FRATERNAL SOCIETIES—EXHIBIT OF CERTIFICATES (OTHER THAN MORTUARY) IN ALBERTA, 1949

NAME OF SOCIETY	Number at End 1948	New Issued	Revived	Terminated by Death	Lapsed	Expired	Transferred	Number at End 1949
Aid Association for Lutherans								
Ancient Order of Foresters	45			1				44
Ancient Order of United Workmen of the Canadian North-West								
The Associated Canadian Travellers	501	131	71	3	152			548
Canadian National Railways Employees Medical Aid Society of Saskatchewan	1,870	502		5	89			2,278
Canadian Order of Foresters	176		1	5	4		2	166
Canadian Woodmen of the World								
The Grand Council of the Catholic Mutual Benefit Association of Canada	1							1
The Grand Orange Lodge of British America								
Independent Mutual Benefit Federation	388	6		3	35		32	324
The Independent Order of Foresters	109	70	6		82			103
Independent Order of Oddfellows, Manchester Unity	88	3		1	3			87
Knights of Columbus								
Lutheran Brotherhood								
Lutheran Mutual Aid Society								
The Maccabees	264	60	25		76	4		269
Modern Woodmen of America								
National Slovak Society of the United States of America								
Order of United Commercial Travellers of America	668	70	40	11	74		11	682
Polish Society for Brotherly Aid	114	24		1	21			116
Sons of Norway								
Woman's Benefit Association								
Workers Benevolent Association of Canada	708	99	15	20	26	15	25	736
	4,932	965	158	50	562	19	70	5,354

ABSTRACT OF THE RETURNS OF FIRE INSURANCE COMPANIES
TRANSACTING BUSINESS IN THE PROVINCE OF ALBERTA, 1949

NAME OF COMPANY	Net Premiums Written	Net Premiums Earned	Net Claims Incurred	Ratio Net Claims Incurred to Net Premiums Earned %
JOINT STOCK:				
The Acadia Fire Insurance Company	$ 26,756.	$ 15,900.	$ 23,873.	150.14
Aetna Insurance Company	59,104.	57,691.	27,699.	48.01
Agricultural Insurance Company	.....	100.	.....	.....
Alberta General Insurance Company	248,478.	236,462.	100,103.	42.33
Alliance Assurance Company, Limited	57,132.	46,349.	32,429.	69.96
The Alliance Insurance Company of Philadelphia	5,728.	14,253.	4,135.	29.01
American Alliance Insurance Company	12,677.	12,460.	20,609.	165.40
American Central Insurance Company	4,596.	4,575.	4,644.	101.51
American Equitable Assurance Company of New York	12,366.	967.	2,058.	212.82
American Home Fire Assurance Company	1,154.	.....	10,747.	.....
The American Insurance Company	30,585.	21,526.	96,086.	446.35
Anglo-Scottish Insurance Company, Limited	9,189.	9,111.	3,483.	38.23
Atlas Assurance Company, Limited	21,453.	20,668.	16,238.	78.57
The Automobile Insurance Company of Hartford, Connecticut	214.	171.	.....	.....
Baloise Fire Insurance Company, Limited	5,636.	8,243.	3,351.	40.65
Beaver Fire Insurance Company	7,030.	6,195.	1,515.	24.46
The Bee Fire Insurance Company of Paris, France	10,649.	10,559.	5,718.	54.15
Boston Insurance Company	52,330.	29,815.	15,188.	38.65
British American Assurance Company	36,874.	34,054.	16,994.	49.90
The British & European Insurance Company Limited	2,298.	2,274.	2,323.	102.15
The British Canadian Insurance Company	35,060.	29,601.	20,097.	67.89
The British Crown Assurance Corporation Limited	29,033.	22,114.	13,333.	60.29
The British Empire Assurance Company	21,652.	13,131.	10,013.	76.25
The British General Insurance Company Limited	5,745.	5,707.	5,804.	101.69
The British Law Insurance Company Limited	8,574.	3,145.	1,518.	48.26
The British Northwestern Fire Insurance Company	19,355.	14,620.	8,889.	60.80
British Traders' Insurance Company Limited	42,112.	27,708.	16,337.	58.96
Caledonian-American Insurance Company	4,841.	4,032.	3,599.	89.26
Caledonian Insurance Company	25,373.	20,205.	3,522.	17.43
The California Insurance Company	2,298.	2,324.	2,323.	99.96
Camden Fire Insurance Association	32,776.	24,736.	25,501.	103.09
The Canada Accident & Fire Assurance Company	12,639.	12,334.	12,770.	103.53
Canada Security Assurance Company	17,077.	12,602.	10,449.	82.91
Canadian Alliance Insurance Company	5,976.	5,504.	3,845.	69.85
The Canadian Fire Insurance Company	101,846.	99,189.	42,524.	42.87

ABSTRACT OF THE RETURNS OF FIRE INSURANCE COMPANIES TRANSACTING BUSINESS IN THE PROVINCE OF ALBERTA, 1949—Continued

NAME OF COMPANY	Net Premiums Written	Net Premiums Earned	Net Claims Incurred	Ratio Net Claims Incurred to Net Premiums Earned %
Canadian General Insurance Company	$ 45,596.	$ 37,160.	$ 26,386.	71.01
Canadian Home Assurance Company	25,690.	19,163.	20,902.	109.07
The Canadian Indemnity Company	71,200.	45,632.	55,803.	122.28
The Canadian Mercantile Insurance Company	87,267.	113,659.	57,140.	50.27
The Canadian Surety Company	20,745.	3,071.	14,362.	467.67
Car & General Insurance Corporation, Limited	29,327.	21,574.	10,327.	47.86
The Casualty Company of Canada	13,540.	8,565.	783.	9.14
The Central Insurance Company Limited	11,635.	10,639.	5,617.	52.84
Central Union Insurance Company	6,977.	*1,692.*	528.	.....
The Century Insurance Company Limited	36,979.	28,575.	13.434.	47.01
Citizen's Insurance Company of New Jersey	19,801.	8,364.	4,048.	48.40
Columbia Insurance Company of New York	.....	.....	.....	.....
Commercial Union Assurance Company, Limited	89,058.	85,049.	98,901.	116.29
The Connecticut Fire Insurance Company	33,083.	26,955.	28,068.	104.12
Consolidated Fire & Casualty Insurance Company	15,997.	9,821.	4,085.	41.59
The Continental Insurance Company	71,758.	46,167.	26,219.	56.79
The Contingency Insurance Company Limited	11,599.	4,464.	.....	.....
Cornhill Insurance Company, Limited	14,334.	15,101.	3,526.	23.35
The Dominion Fire Insurance Company	28,200.	27,523.	12,325.	44.78
The Dominion of Canada General Insurance Company	33,947.	24,566.	4,569.	18.59
The Eagle Fire Company of New York	9,785.	13,717.	9,312.	67.89
Eagle Star Insurance Company, Limited	95,937.	79,324.	44,536.	56.14
The Employers' Liability Assurance Corporation Limited	32,105.	26,869.	58,623.	218.18
Ensign Insurance Company	11,458.	8,635.	2,272.	26.31
Equitable Fire & Marine Insurance Company	6,617.	5,391.	5,614.	104.14
The Eureka-Security Fire and Marine Insurance Company	53,305.	46,418.	50,749.	109.33
Excess Insurance Company, Limited	13,924.	8,506.	7,553.	88.79
Federal Fire Insurance Company of Canada	25,334.	19,794.	11,911.	60.17
Federal Insurance Company	2,943.	937.	.....	.....
Federation Insurance Company of Canada	21,245.	16,544.	9,073.	54.84
Fidelity-Phenix Fire Insurance Company of New York	55,541.	31,807.	22,970.	72.22
Fire Association of Philadelphia	27,148.	15,660.	25,172.	160.74
The Fire Insurance Company of Canada	20,469.	16,662.	11,096.	66.59
Fireman's Fund Insurance Company	13,968.	12,280.	17,294.	140.83
Firemen's Insurance Company of Newark, New Jersey	37,033.	37,906.	1,321.	3.48

First National Insurance Company of America	(All re-insured)			
The General Accident Assurance Company of Canada	34,774.	29,949.	8,407.	28.07
General Accident, Fire & Life Assurance Corporation Ltd.	38,808.	42,235.	14,567.	34.49
General Insurance Company of America	134,933.	101,478.	318,948.	314.30
General Security Insurance Company of Canada	20,791.	14,213.	10,760.	75.70
The Girard Fire and Marine Insurance Company	22,577.	19,127.	15,341.	80.21
Glen Falls Insurance Company	21,273.	25,621.	26,652.	104.02
The Globe Indemnity Company of Canada	14,543.	13,105.	7,021.	53.57
Grain Insurance & Guarantee Company	274,807.	292,600.	146,870	50.19
Granite State Fire Insurance Company	21,717.	22,081.	13,308.	60.27
Great American Insurance Company	92,965.	91,275.	151,131.	165.58
Guardian Assurance Company, Limited	54,799.	41,290.	74,364.	180.10
The Guardian Insurance Company of Canada	18,881.	6,258.	28,200.	450.62
Guildhall Insurance Company, Limited	9,133.	10,410.	16,193.	155.55
The Halifax Insurance Company	36,421.	35,910.	19,874.	55.34
The Hanover Fire Insurance Company	12,342.	6,714.	11,818.	176.02
Hartford Fire Insurance Company	66,265.	69,862.	38,878.	55.65
Helvetia Swiss Fire Insurance Company, Limited	3,399.	6,269.	2,636.	42.05
The Home Insurance Company	94,220.	84,616.	41,390.	48.92
The Hudson Bay Insurance Company	18,198.	16,399.	8,786.	54.58
Imperial Assurance Company	.....	.....	.....	.....
The Imperial Guarantee and Accident Insurance Company of Canada	14,690.	14,056.	10,776.	76.66
Imperial Insurance Office	9,762.	7,962.	1,115.	14.00
Insurance Company of North America	65,063.	70,940.	22,835.	32.19
The Law Union and Rock Insurance Company Limited	66,424.	57,645.	21,606.	37.48
The Legal and General Assurance Society Limited	37,903.	25,231.	26,094.	103.42
The Liverpool and London and Globe Insurance Company Limited	136,902.	117,451.	82,425.	70.18
The Liverpool-Manitoba Assurance Company	23,269.	20,968.	11,234.	53.58
The Local Government Guarantee Society, Limited	(All re-insured)			
London-Canada Insurance Company	32,317.	25,397.	9,781.	38.51
London Guarantee & Accident Company, Limited	10,033.	8,226.	8,868.	107.80
London & County Insurance Company, Limited	12,509.	11,137.	2,517.	22.60
The London and Lancashire Guarantee and Accident Company of Canada	13,165.	13,435.	14,148.	105.31
The London & Lancashire Insurance Company, Limited	120,679.	117,663.	159,497.	135.55
The London and Provincial Marine and General Insurance Company, Limited	12,294.	10,358.	8,959.	86.49
London & Scottish Assurance Corporation Limited	4,921.	1,868.	2,332.	124.84
The London Assurance	37,273.	37,888.	33,353.	88.03
Lumberman's Insurance Company	42,446.	44,033.	47,631.	108.17
Mercantile Insurance Company	9,890.	7,196.	2,030.	28.21
Merchants & Manufacturers Insurance Co. of New York	14,982.	19,545.	6,026.	30.83
Merchants & Traders Assurance Company	(All re-insured)			

ABSTRACT OF THE RETURNS OF FIRE INSURANCE COMPANIES TRANSACTING BUSINESS IN THE PROVINCE OF ALBERTA, 1949—Continued

NAME OF COMPANY	Net Premiums Written	Net Premiums Earned	Net Claims Incurred	Ratio Net Claims Incurred to Net Premiums Earned %
The Merchants Marine Insurance Company, Limited	$ 9,456.	$ 7,832.	$ 6,377.	81.42
Mercury Insurance Company	23,536.	16,719.	12,018.	71.88
Michigan Fire & Marine Insurance Company	10,347.	9,298.	7,997.	86.01
Milwaukee Mechanics' Insurance Company	1,788.	8,354.	6,250.	.....
Monument Insurance Company, Limited	6,459.	5,919.	4,220.	71.31
The Motor Union Insurance Company, Limited	14,664.	10,882.	5,163.	47.44
National-Ben Franklin Fire Insurance Company	62,393.	44,872.	4,804.	10.71
National Fire Insurance Company of Hartford	10,903.	10,067.	12,380.	122.97
National General Insurance Company	10,358.	8,066.	9,091.	112.70
National Provincial Insurance Company, Limited	14,664.	10,652.	5,163.	48.46
New England Fire Insurance Company	2,587.	2,298.	1,999.	86.99
New Hampshire Fire Insurance Company	22,087.	16,844.	4,511.	26.78
The New York Underwriters Insurance Company	3,420.	5,164.	2,687.	52.03
The New Zealand Insurance Company Limited	7,336.	6,850.	12,295.	179.49
Niagara Fire Insurance Company	60,075.	43,870.	35,106.	80.02
North British & Mercantile Insurance Company Limited	65,505.	50,182.	11,301.	22.52
The North Empire Fire Insurance Company	6,689.	5,372.	5,913.	110.07
Northern Assurance Company, Limited	36,084.	31,288.	17,105.	54.66
The North River Insurance Company	43,617.	36,663.	23,141.	63.11
The North West Fire Insurance Company	4,596.	4,486.	4,644.	103.52
Northwestern National Insurance Company of Milwaukee, Wisconsin	32,694.	18,792.	5,410.	29.79
Norwich Union Fire Insurance Society, Limited	66,952.	78,283.	39,834.	50.88
The Occidental Fire Insurance Company	25,526.	13,350.	7,668.	57.44
The Ocean Accident and Guarantee Corporation, Limited	12,639.	12,401.	12,770.	102.98
The Pacific Coast Fire Insurance Company	9,083.	8,854.	3,483.	39.34
Pacific Fire Insurance Company	6,403.	5.775.	3,332.	57.70
The Palatine Insurance Company, Limited	13,788.	13,705.	13,931.	101.64
The Patriotic Assurance Company Limited	20,968.	15,811.	10,651.	67.36
Pearl Insurance Company Limited	55,270.	64,659.	72,213.	111.68
The Phenix Fire Insurance Company of Paris	14,235.	10,373.	3,944.	38.02
Philadelphia Fire & Marine Insurance Company	16,641.	12,171.	13,985.	114.90
Phoenix Assurance Company Limited	80,217.	55,847.	71,394.	127.84
The Phoenix Insurance Company (Hartford, Conn.)	73,834.	59,805.	48,581.	81.23
The Planet Assurance Company, Limited	8,568.	10,726.	10,176.	99.94
Pool Insurance Company	99,788.	84,979.	18,683.	21.99

Progressive Insurance Company of Canada	8,998.	4,002.	852.	21.28
The Providence Fire Insurance Company	52,095.	43,325.	20,690.	47.76
Providence Washington Insurance Company	38,425.	28,692.	23,553.	82.09
Provincial Insurance Company, Limited	15,540.	16,813.	4,141.	24.63
The Prudential Assurance Company Limited (of England)	79,625.	64,160.	135,134.	210.62
Quebec Fire Assurance Company	6,914.	5,819.	3,735.	64.18
Railway Passengers Assurance Company	12,804.	11,355.	7,095.	62.48
Reliance Insurance Company of Canada	16,681.	13,590.	14,152.	104.13
Royal Exchange Assurance	186,514.	148,016.	71,727.	48.46
Royal Insurance Company, Limited	229,345.	206,283.	114,416.	55.47
The Royal Scottish Insurance Company, Limited	6,561.	4,897.	3,110.	63.51
St. Paul Fire & Marine Insurance Company	68,887.	49,439.	46,010.	93.06
Scottish Canadian Assurance Corporation	16,295.	14,259.	16,423.	115.18
Scottish Insurance Corporation Limited	8,633.	17,763.	8,083.	.....
Scottish Metropolitan Assurance Company Limited	11,481.	11,961.	5,442.	45.50
The Scottish Union and National Insurance Company	31,829.	20,431.	8,074.	39.52
The Sea Insurance Company Limited	21,485.	16,633.	9,241.	55.55
Security Insurance Company of New Haven	9,850.	13,101.	11,232.	85.73
Security National Insurance Company	4,839.	3,656.	2,222.	60.77
Sentinel Fire Insurance Company	2,587.	2,298.	1,999.	86.99
The South British Insurance Company, Limited	17,483.	14,489.	5,982.	41.29
Springfield Fire & Marine Insurance Company	105,693.	99,105.	87,854.	88.65
Standard Insurance Company of New York	573.	1,097.	850.	77.48
The Stanstead & Sherbrooke Insurance Company	28,792.	39,877.	26,319.	66.00
The State Assurance Company Limited	14,664.	10,652.	5,163.	48.47
Sun Insurance Office, Limited	65,485.	52,868.	34,372.	65.01
Switzerland General Insurance Company Limited	11,125.	18,220.	6,366.	34.94
Toronto General Insurance Company	37,306.	30,442.	21,588.	70.92
Transcontinental Insurance Company	5,818.	18,744.	12,046.	64.26
The Travellers Fire Insurance Company	7,175.	7,438.	215.	2.89
Union Assurance Society, Limited	21,830.	21,732.	22,058.	101.50
Union Insurance Society of Canton, Limited	78,207.	51,131.	30,339.	59.34
Union Marine & General Insurance Company, Limited	10,033.	8,226.	8,868.	107.80
United British Insurance Company Limited	(All re-insured)			
United Firemen's Insurance Company of Philadelphia	(All re-insured)			
United States Guarantee Company	.....	.....	.....	.....
Wellington Fire Insurance Company	17,053.	13,280.	5,796.	43.64
Westchester Fire Insurance Company	27,918.	22,580.	17,379.	76.97
The Western Assurance Company	19,589.	20,293.	4,529.	22.32
Western Union Insurance Company	92,406.	79,052.	66,951.	84.69
The Westminster Fire Office	(All re-insured)			
The World Fire and Marine Insurance Company	12,838.	6,073.	4,938.	81.31
The Yorkshire Insurance Company Limited	31,077.	26,071.	32,488.	124.61

ABSTRACT OF THE RETURNS OF FIRE INSURANCE COMPANIES TRANSACTING BUSINESS IN THE PROVINCE OF ALBERTA, 1949 — Continued

NAME OF COMPANY	Net Premiums Written	Net Premiums Earned	Net Claims Incurred	Ratio Net Claims Incurred to Net Premiums Earned %
LLOYD'S:				
Non-Marine Underwriter's, Member of Lloyd's, London, Eng.	$ 225,874.	$ 195,942.	$ 187,161.	95.52
MUTUALS (Extra-Provincial):				
Retail Lumbermen's Mutual Fire Insurance Company	2,751.	2,751.	615.	.22
Saskatchewan Mutual Fire Insurance Company	114,165.	90,673.	48,192.	53.14
RECIPROCAL EXCHANGE:				
Affiliated Underwriters	7,382.	9,421.	224,573.	2,383.55
American Exchange Underwriters	1,270.	1,390.	60.	.04
Canadian Reciprocal Underwriters	373.	524.	505.	96.32
Canners Exchange Subscribers of Warner Inter-Insurance Bureau	12,091.	9,168.	.....	.....
Fireproof-Sprinklered Underwriters	564.	616.	26.	.04
Individual Underwriters	2,117.	2,318.	101.	.04
Lumbermen's Underwriting Alliance	14,049.	13,806.	3,032.	21.97
Metropolitan Inter-Insurers	1,270.	1,390.	60.	.04
New York Reciprocal Underwriters	1,835.	2,009.	87.	.04
Retail Lumbermen's Inter-Insurance Exchange	52,008.	50,280.	3,232.	6.43
Warner Reciprocal Insurers	2,475.	867.	.....	.....
OTHER MUTUALS:				
The Central Manufacturers Mutual Insurance Company	1,575.	2,086.	311.	14.90
The Economical Mutual Fire Insurance Company	23,344.	19,908.	18,630.	93.58
Gore District Mutual Fire Insurance Company	51,539.	39,824.	27,805.	69.82
Liberty Mutual Fire Insurance Company	41,114.	28,931.	13,065.	45.16
Manufacturers Mutual Fire Insurance Company	18,923.	6,110.	4,058.	66.41
Mill Owners Mutual Fire Insurance	25,529.	24,397.	24,659.	101.07
Mutual Implement & Hardware Insurance Company	176,167.	158,035.	81,932.	51.84
Northwestern Mutual Fire Association	97,870.	82,804.	28,963.	34.98
The Portage La Prairie Mutual Insurance Company	251,266.	193,803.	89,390.	46.12
Wawanesa Mutual Insurance Company	390,522.	350,819.	230,397.	65.67
	$7,605,687.	$6,518,252.	$5,075,113.	77.86

Figures in italics denote red ink figures.

Edmonton, June 15, 1950

E. R. HUGHES,
Superintendent of Insurance.

ABSTRACT OF THE RETURNS OF AUTOMOBILE INSURANCE COMPANIES

TRANSACTING BUSINESS IN THE PROVINCE OF ALBERTA, 1949

NAME OF COMPANY	Net Premiums Written	Net Premiums Earned	Net Claims Incurred	Ratio Net Claims Incurred to Net Premiums Earned %
The Acadia Fire Insurance Company	$ 446.	$ 225.	.....	.....
Aetna Insurance Company	.....	.....	.....	.....
Alliance Assurance Company Limited	16,384.	9,146.	$ 13,018.	142.34
The Alliance Insurance Company of Philadelphia	5.	103.	374.	363.10
American Alliance Insurance Company	7,139.	6,330.	2,742.	43.32
American Automobile Fire Insurance Company	1,317.	1,769.	471.	26.62
American Automobile Insurance Company	1,193.	1,627.	1,620.	99.56
Anglo-Scottish Insurance Company, Limited	13,104.	13,328.	4,567.	34.27
Arex Indemnity Company	362.	426.	477.	112.03
Atlas Assurance Company Limited	11,798.	9,018.	2,662.	29.52
Baloise Fire Insurance Co. Ltd.	7.	10.	.....	.....
British American Assurance Company	46,931.	39,791.	1,960.	4.93
The British Canadian Insurance Company	90,236.	69,613.	54,032.	77.62
The British Empire Assurance Company	19,542.	19,226.	6,839.	35.57
The British General Insurance Company, Limited	4,768.	4,777.	3,799.	79.53
The British Law Insurance Company, Limited	4,179.	3,092.	4,826.	156.08
British Traders' Insurance Company, Limited	41,707.	36,548.	20,884.	57.14
Caledonian Insurance Company	16,415.	12,028.	2,238.	18.61
The Camden Fire Insurance Association	60,933.	46,637.	32,271.	69.20
The Canada Accident and Fire Assurance Company	13,709.	13,672.	10,924.	79.90
Canada Security Assurance Company	20,611.	17,917.	7,235.	40.38
Canada West Insurance Company	282,337.	301,595.	182,479.	60.50
The Canadian Fire Insurance Company	66,450.	56,490.	19,586.	34.67
Canadian General Insurance Company	36,116.	31,618.	17,936.	56.73
Canadian Home Assurance Company	.....	.....	.....	.....
The Canadian Indemnity Company	73,482.	60,960.	23,501.	38.55
The Canadian Mercantile Insurance Company	14,734.	61,623.	22,279.	36.15
The Canadian Surety Company	218,855.	171,816.	115,598.	67.28
Car & General Insurance Corporation, Limited	63,013.	49,216.	24,267.	49.30
The Casualty Company of Canada	71,067.	62,861.	34,679.	55.17
The Central Insurance Company Limited	.....	.....	.....	.....
The Century Insurance Company Limited	13,411.	13,558.	4,567.	33.61
Commercial Casualty Insurance Company	553.	455.	3,615.	794.51
Commercial Union Assurance Company Limited	7,749.	7,754.	6,175.	79.64
Consolidated Fire & Casualty Insurance Company	.....	30.	83.	276.66
Continental Casualty Company	8,495.	7,714.	1,674.	21.71

ABSTRACT OF THE RETURNS OF AUTOMOBILE INSURANCE COMPANIES TRANSACTING BUSINESS IN THE PROVINCE OF ALBERTA, 1949—Continued

NAME OF COMPANY	Net Premiums Written	Net Premiums Earned	Net Claims Incurred	Ratio Net Claims Incurred to Net Premiums Earned %
The Continental Insurance Company	$ 39,715.	$ 24,945.	$ 21,360.	85.63
The Contingency Insurance Company Limited	3,732.	1,904.	1,345.	70.64
Cornhill Insurance Company, Limited	10,583.	10,377.	7,288.	70.23
The Dominion Fire Insurance Company	30,512.	27,683.	21,016.	75.92
The Dominion of Canada General Insurance Company	163,600.	129,436.	66,337.	51.25
The Eagle Fire Company of New York	2,626.	10,270.	2,308.	22.47
The Employers' Liability Assurance Corporation, Limited	61,912.	58,176.	22,668.	38.96
Federal Fire Insurance Company of Canada	38,890.	47,203.	23,007.	48.74
Federal Insurance Company	586.	404.	3.	.74
The Fidelity and Casualty Company of New York	346.	3,176.	1,801.	56.70
Fidelity Insurance Company of Canada	25,886.	16,891.	15,229.	90.16
Fidelity-Phenix Fire Insurance Company of New York	45,057.	30,577.	28,098.	91.88
First National Insurance Company of America	.....	.....	.....	.....
The General Accident Assurance Company of Canada	100,522.	82,939.	73,614.	88.76
General Accident Fire & Life Assurance Corporation, Limited	51,494.	46,379.	26,276.	56.66
General Casualty Company of America	52,282.	50,552.	33,932.	67.38
General Exchange Insurance Corporation	213,010.	154,113.	108,493.	70.39
General Insurance Company of America	59,980.	55,197.	23,369.	42.33
General Security Insurance Company of Canada	13,747.	11,201.	4,621.	41.25
Glen Falls Insurance Company	69,717.	52,867.	36,607.	69.25
The Globe Indemnity Company of Canada	65,556.	57,366.	27,164.	47.35
Great American Indemnity Company	45,610.	42,697.	21,285.	49.85
Great American Insurance Company	52,351.	46,430.	20,109.	43.31
Guardian Assurance Company Limited (London, England)	888.	1,344.	.....	.....
The Guardian Insurance Company of Canada	224,606.	187,759.	158,452.	85.03
Guildhall Insurance Company, Limited	4,464.	7,798.	9,650.	123.74
The Halifax Insurance Company	23,420.	21,506.	6,153.	28.61
Hartford Accident & Indemnity Company	36,775.	30,866.	6,157.	19.95
Hartford Fire Insurance Company	4,796.	4,423.	3,624.	81.94
The Home Insurance Company	1,310.	10,583.	1,604.	15.16
The Hudson Bay Insurance Company	4,560.	2,945.	2,176.	73.89

The Imperial Guarantee and Accident Insurance Company of Canada	9,309.	7,679.	2,018.	26.28
Imperial Insurance Office	1,469.	1,182.	4,551.	385.02
Indemnity Insurance Company of North America	2,851.	2,107.	12,729.	604.13
Insurance Company of North America	187.	838.	88.	10.50
The Law Union and Rock Insurance Company Limited	25,022.	16,904.	9,774.	57.82
The Legal and General Assurance Society Limited	2,357.	1,230.	1,655.	134.55
The Liverpool and London and Globe Insurance Company Limited	27,364.	26,112.	10,970.	42.01
The Liverpool-Manitoba Assurance Company	9,122.	7,683.	3,942.	51.31
London & County Insurance Company, Limited	15,891.	13,593.	7,197.	52.95
The London and Edinburgh Insurance Company, Limited	*4,114.*	810.	7,396.	913.08
The London and Lancashire Guarantee and Accident Company of Canada	37,702.	26,655.	26,208.	98.32
The London & Lancashire Insurance Company, Limited	7,457.	6,472.	4,567.	70.56
The London and Provincial Marine and General Insurance Company, Limited	5,523.	4,412.	3,564.	80.78
London & Scottish Assurance Corporation, Limited	2,831.	2,892.	1,095.	37.86
The London Assurance	7,527.	6,313.	3,220.	51.00
London-Canada Insurance Company	37,975.	33,120.	29,243.	88.29
London Guarantee & Accident Company Limited	10,576.	13,386.	1,634.	12.21
Maryland Casualty Company	3,166.	2,585.	1,394.	53.92
Merchants & Traders Assurance Company	(All re-insured)			
The Merchants Marine Insurance Company, Limited	815.	648.	3,489.	538.43
Mercury Insurance Company	21,478.	16,697.	14,887.	89.15
The Metropolitan Casualty Insurance Company of New York	104,136.	94,469.	70,081.	74.18
Milwaukee Mechanics' Insurance Company	807.	445.	*260.*	.....
The Motor Union Insurance Company, Limited	63,663.	50,216.	38,524.	76.70
National-Ben Franklin Fire Insurance Company of Pittsburgh	94,127.	80,073.	70,881.	88.52
National Fire Insurance Company of Hartford	382.	189.	.....	.....
National General Insurance Company, Limited	6,744.	4,169.	5,392.	129.33
The New Zealand Insurance Company Limited	1,966.	2,002.	263.	13.13
Niagara Fire Insurance Company	8,500.	7,104.	14,529.	204.50
North British & Mercantile Insurance Company, Limited	34,897.	26,990.	26,579.	98.48
Northern Assurance Company, Limited	31,884.	29,087.	14,561.	50.06
Northwest Casualty Company	29,731.	24,246.	10,962.	45.21
Northwestern National Insurance Company of Milwaukee, Wisconsin	9,337.	7,449.	5,696.	76.47
Norwich Union Fire Insurance Society Limited	49,062.	50,884.	19,695.	38.70
The Occidental Fire Insurance Company	12,139.	8,679.	5,055.	58.24
The Ocean Accident and Guarantee Corporation, Limited	26,823.	26,866.	21,375.	79.56
The Pacific Coast Fire Insurance Company	12,907.	13,186.	4,567.	34.64
The Palatine Insurance Company, Limited	2,980.	2,986.	2,375.	125.73
The Patriotic Assurance Company Limited	11,976.	10,426.	3,012.	28.89
Pearl Assurance Company, Limited	116,191.	100,981.	51,383.	50.88
The Phenix Fire Insurance Company of Paris	306.	254.	.....	.....

ABSTRACT OF THE RETURNS OF AUTOMOBILE INSURANCE COMPANIES TRANSACTING BUSINESS IN THE PROVINCE OF ALBERTA, 1949—Continued

NAME OF COMPANY	Net Premiums Written	Net Premiums Earned	Net Claims Incurred	Ratio Net Claims Incurred to Net Premiums Earned %
Phoenix Assurance Company, Limited	$ 10,592.	$ 9,396.	$ 7,087.	75.45
Progressive Insurance Company of Canada	226,184.	176,505.	88,608.	50.20
Provincial Insurance Company, Limited	43.	96.	.....	.....
The Prudential Assurance Company Limited (of England)	74,888.	62,056.	62,294.	100.38
Railway Passengers Assurance Company	17,378.	16,429.	3,635.	22.13
The Royal Exchange Assurance	7,644.	5,563.	2,620.	47.09
Royal Insurance Company, Limited	80,041.	74,354.	31,342.	42.15
St. Paul Fire & Marine Insurance Company	38,728.	28,397.	28,747.	101.23
Saint Paul-Mercury Indemnity Company of Saint Paul	41,965.	29,916.	6,560.	21.92
Scottish Canadian Assurance Corporation	32,861.	27,182.	19,472.	71.64
Scottish Insurance Corporation Limited	8,359.	4,966.	4,504.	90.69
Scottish Metropolitan Assurance Company, Limited	8,074.	7,059.	3,120.	44.20
The Scottish Union and National Insurance Company	11,304.	7,473.	3,062.	40.97
Service Fire Insurance Company of New York	48,224.	38,379.	31,569.	82.26
The South British Insurance Company, Limited	(All re-insured)			
Standard Insurance Company of New York	.....	.....	.....	.....
Sun Insurance Office Limited	25,835.	19,221.	18,804.	97.83
Switzerland General Insurance Company, Limited	14.	19.	.....	.....
Toronto General Insurance Company	29,549.	25,869.	14,675.	56.73
Transcontinental Insurance Company	2,076.	8,640.	6,281.	72.69
The Travelers Fire Insurance Company	2,551.	2,254.	978.	43.39
The Travelers Indemnity Company (Hartford, Conn.)	17,216.	15,321.	11,175.	72.94
The Travelers Insurance Company (Hartford, Conn.)	.....	.....	.....	.....
Union Assurance Society, Limited	3,576.	3,582.	2,850.	79.56
Union Insurance Society of Canton, Limited	77,456.	67,875.	38,782.	57.14
The Union Marine and General Insurance Company Limited	16,824.	14,627.	3,502.	23.94
United British Insurance Company, Limited	(All re-insured)			
United National Indemnity Company	1,447.	5,905.	6,002.	101.64
United States Fidelity & Guarantee Company	142,503.	100,844.	73,473.	72.86
United States Guarantee Company	.....	5.	.....	.....
Wellington Fire Insurance Company	6,185.	4,667.	1,232.	26.40
The Western Assurance Company	40,436.	49,784.	8,556.	17.19
Western Union Insurance Company	213,271.	200,336.	83,934.	41.89
The Westminster Fire Office	(All re-insured)			

The World Fire and Marine Insurance Company	.....	.....	.....	.....
The Yorkshire Insurance Company Limited	31,934.	25,772.	27,320.	106.01
Zurich General Accident & Liability Insurance Co., Limited	52,615.	41,386.	37,959.	91.72
LLOYD'S				
Non-Marine Underwriters, Members, of Loyd's, London, England	218,156.	170,733.	100,763.	59.02
MUTUALS (Extra-Provincial)				
Saskatchewan Mutual Fire Insurance Company	234,166.	212,521.	108,716.	51.15
OTHER MUTUALS:				
The Economical Mutual Fire Insurance Company	35,211.	25,571.	19,985.	78.15
Gore District Mutual Fire Insurance Company	12,274.	14,430.	10,070.	69.79
Liberty Mutual Fire Insurance Company	1,463.	1,209.	497.	41.11
Liberty Mutual Insurance Company	2,755.	2,461.	980.	39.82
Lumberman's Mutual Casualty Company	9,366.	7,491.	1,315.	17.55
Mutual Implement and Hardware Insurance Company	33,716.	28,482.	6,865.	24.10
The Wawanesa Mutual Insurance Company	274,260.	237,894.	113,413.	47.67
RECIPROCAL EXCHANGE				
Affiliated Underwriters	546.	524.	255.	48.61
	$5,609,631.	$4,865,903.	$2,905,503.	$ 59.75

Figures in italics denote red ink figures.

Edmonton, June 15, 1950

E. R. HUGHES,
Superintendent of Insurance.

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING ACCIDENT, SICKNESS, LIABILITY AND GUARANTEE CLASSES OF INSURANCE IN THE PROVINCE OF ALBERTA, 1949

NAME OF COMPANY	Accident		Sickness		Liability		Guarantee	
	Premiums	Claims	Premiums	Claims	Premiums	Claims	Premiums	Claims
Aetna Life Insurance Company	$ 63,285.	$ 50,792.	(Combined)					
The Alberta Fire and Accident Insurance Company Limited	5,412.	2,077.	(Combined)					
Alberta General Insurance Company								
Alliance Assurance Company, Limited	30.				$ 323.	$ 500.		
Anglo-Scottish Insurance Company, Limited	5.				68.		$ 10.	
Arex Indemnity Company					111.			
Atlas Assurance Company, Limited					140.			
Aviation and General Insurance Company, Limited	16.							
British American Assurance Company	1,936.	205.	$ 1,207.	$ 309.	6,812.	3,111.	1,866.	*$ 101.*
The British Aviation Insurance Company Limited	3,016.	5,000.			911.			
The British Canadian Insurance Company	1,183.	*8.*	629.	*28.*	1,035.	135.	321.	
The British Empire Assurance Company	1,003.	211.	681.	313.	4,001.	1,974.	96.	
The British Northwestern Fire Insurance Company	1,277.	1,556.	704.	*4.*	566.	2,609.		
The Canada Accident and Fire Assurance Company	443.		134.		713.	46.	102.	
Canada Health and Accident Assurance Corporation	64,148.	16,873.	(Combined)					
Canada Security Assurance Company	488.	32.			1,519.	1,474.	1,372.	*214.*
The Canadian Fire Insurance Company	1,612.	357.			3,429.	373.	11,256.	29.
Canadian General Insurance Company	560.	655.	45.		16,781.	5,192.	12,619.	2,247.
Canadian Home Assurance Company								
The Canadian Indemnity Company	3,151.	895.	2,595.	1,352.	10,533.	3,027.	32,626.	3,270.
The Canadian Mercantile Insurance Company	13.				428.	310.	178.	
The Canadian Surety Company	687.	25.			24,649.	6,682.	39,747.	1,537.
Car and General Insurance Corporation, Limited	97.				696.	45.		
The Casualty Company of Canada	5,517.	637.	(Combined)		2,281.	*6,762.*	308.	
The Century Insurance Company Limited	522.	555.			1,265.	101.	48.	
Commercial Casualty Insurance Company	66.		48.	89.	449.	*3,384.*	43.	
Commercial Union Assurance Company, Limited	1,298.		266.		2,178.	154.		
Confederation Life Association	98,346.	63,648.	(Combined)					
Consolidated Fire and Casualty Insurance Company					382.	367.	38.	
The Continental Assurance Company								
Continental Casualty Company	115,668.	28,814.	257,786.	99,859.	541.	600.		
The Contingency Insurance Company Limited								
The Dominion Fire Insurance Company					617.	12.	2,481.	
Dominion General Benefit Association			7,552.	3,375.				
The Dominion of Canada General Insurance Company	37,357.	19,065.	(Combined)		10,866.	2,988.	2,352.	

The Employers' Liability Assurance Corporation, Limited	9,451.	8,119.	8,108.	4,218.	6,828.	206.	1,376.	4,101.
Federal Fire Insurance Company of Canada	162.	690.			382.	367.	38.	
Federal Insurance Company								
Federation Insurance Company of Canada					36.			
The Fidelity and Casualty Company of New York	3,796.				20.			
Fidelity Insurance Company of Canada	323.				1,863.	*2,671.*	2,610.	
The General Accident Assurance Company of Canada	5,455.	2,109.	(Combined)		23,189.	13,973.	15,598.	
General Accident Fire and Life Assurance Corporation, Limited	886.	1,407.	201.	445.	1,630.	*947.*		
General Casualty Company of America	2,770.	158.			17,265.	3,046.	1,559.	50.
General Security Insurance Company of Canada	40.				951.	*458.*		
The Globe Indemnity Company of Canada	3,139.	832.	1,165.	825.	9,614.	3,223.	3,497.	848.
Grain Insurance and Guarantee Company							13,296.	2,150.
Great American Indemnity Company	49.				358.		47.	*468.*
The Great-West Life Assurance Company	59,621.	34,309.	(Combined)					
The Guarantee Company of North America							2,055.	
Guardian Assurance Company, Limited (London, England)	64.						236.	
The Guardian Insurance Company of Canada	3,506.	129.	453.	84.	5,074.	1,095.	7,685.	227.
Guildhall Insurance Company, Limited	93.	424.	15.		37.			
The Halifax Insurance Company	9,723.	1,704.	(Combined)		11,443.	883.	2,240.	348.
Hartford Accident and Indemnity Company	69.				3,008.	784.	118.	
The Hudson Bay Insurance Company	224.	42.	83.	57.	687.	257.	246.	
The Imperial Guarantee and Accident Insurance Company of Canada	10,959.	5,292.	(Combined)		7,235.	3,292.	2,040.	488.
Imperial Insurance Office	535.	536.	2.	12.	74.			
Indemnity Insurance Company of North America	2,171.	18.	7.		38,219.	8,166.	8,655.	
The Law Union and Rock Insurance Company Limited	361.				2,865.	35.	184.	
The Legal and General Assurance Society Limited	21.		138.		203.			
The Liverpool and London and Globe Insurance Company Limited	1,345.	280.	499.	348.	4,121.	1,502.	1,476.	94.
The Liverpool-Manitoba Assurance Company	449.	84.	166.	115.	1,373.	514.	492.	
The London and Lancashire Guarantee and Accident Company, of Canada	861.	*203.*	793.	668.	896.	201.	253.	
The London & Provincial Marine & General Insurance Co. Ltd.		36.						
London & Scottish Assurance Corporation Limited								
The London Assurance	222.	1,664.	40.	*175.*	546.	2,365.		
London Guarantee and Accident Company, Limited	1,868.	*132.*	275.		441.	*300.*	2,988.	
London Life Insurance Company	378,024.	242,986.	(Combined)					
Maryland Casualty Company	206.		(Combined)		387.	*13.*	687.	
Merchants and Traders Assurance Company								
The Metropolitan Casualty Insurance Company of New York	2,493.	594.			19,337.	1,007.	8,145.	14,400.
Metropolitan Life Insurance Company	103,070.	55,577.	(Combined)					
The Motor Union Insurance Company, Limited	35.				30.			

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING ACCIDENT, SICKNESS, LIABILITY AND GUARANTEE CLASSES OF INSURANCE IN THE PROVINCE OF ALBERTA, 1949 — Continued

NAME OF COMPANY	Accident		Sickness		Liability		Guarantee	
	Premiums	Claims	Premiums	Claims	Premiums	Claims	Premiums	Claims
National General Insurance Company	$ 3.				$ 447.			
The New Zealand Insurance Company Limited								
North American Life and Casualty Company	20.	$ 255.	(Combined)					
North British & Mercantile Insurance Company, Limited	24,498.	14,386.	(Combined)		1,562.	$ 44.	$ 120.	
Northern Assurance Company, Limited	245.	37.	12.		718.	2,070.	143.	
Northwest Casualty Company	365.	57.			1,176.	60.		
Norwich Union Fire Insurance Society, Limited	770.		39.		5,999.	1,166.	985.	$ 77.
The Occidental Fire Insurance Company					234.	25.		
Occidental Life Insurance Company of California	5,032.	2,260.	(Combined)					
The Ocean Accident and Guarantee Corporation Limited	1,108.		207.		326.	*190.*	239.	*85.*
The Pacific Coast Fire Insurance Company								
Pearl Assurance Company, Limited	1,254.	*179.*			10,862.	2,249.	3,238.	*150.*
Phoenix Assurance Company, Limited	174.	120.	58.		445.	332.	225.	
Progressive Insurance Company of Canada					812.			
The Protective Association of Canada	18,498.	11,098.	(Combined)					
The Prudential Assurance Company Limited (of England)	59,686.	34,083.	(Combined)		12,594.	4,902.	252.	3.
The Prudential Insurance Company of America		*123.*	(Combined)					
Railway Passengers Assurance Company	618.	25.	241.	25.	329.	*1,346.*	257.	*150.*
The Royal Exchange Assurance	208.				8,973.	13,307.	8,963.	847.
Royal Insurance Company, Limited	7,456.	951.	1,438.	997.	11,961.	4,015.	4,572.	804.
The Saskatchewan Guarantee and Fidelity Company Limited							1,167.	
Scottish Canadian Assurance Corporation	86.						492.	
Scottish Metropolitan Assurance Company, Limited	3.				229.		*12.*	
The South British Insurance Company, Limited								
Sun Insurance Office, Limited	832.	42.	350.	213.	1,510.	445.	234.	
Toronto General Insurance Company	458.	536.	37.		13,730.	4,240.	10,324.	1,932.
The Travellers Indemnity Company (Hartford, Conn.)					609.	7,139.		
The Travellers Insurance Company (Hartford, Conn.)	81,224.	33,221.	(Combined)		1,073.	460.		
Union Assurance Society, Limited	68.		11.		110.			
Union Insurance Society of Canton, Limited	1,934.	721.	1,066.	70.	7,663.	3,072.	2,121.	
The Union Marine and General Insurance Company Limited	267.		123.	100.	848.	19.	614.	
United National Indemnity Company	42.				776.	618.	969.	

United States Fidelity and Guarantee Company	2,106.	242.	166.	*65.*	49,884.	28,174.	21,907.	*4,428.*
United States Guarantee Company								
Wellington Fire Insurance Company	3.				383.	367.	38.	
The Western Assurance Company	1,098.	774.	532.	1,188.	983.	*403.*	1,003.	
Western Union Insurance Company	1,458.	830.	(Combined)		271.		3,296.	
The Westminster Fire Office								
The Yorkshire Insurance Company Limited	1,335.	105.	(Combined)		571.	92.	218.	
Zurich General Accident and Liability Insurance Company Ltd.	141,970.	110,211.	(Combined)		1,323.	*912.*		
LLOYD'S								
Non-Marine Underwriters, Members of Lloyd's, London, Eng.	7,938.	49.	104.	75.	36,212.	30,249.	5,991.	14,758.
MUTUALS								
The Economical Mutual Fire Insurance Company	11,506.	6,452.	(Combined)		24.			
Gore District Mutual Fire Insurance Company	128.				107.		200.	
Liberty Mutual Fire Insurance Company					48.			
Liberty Mutual Insurance Company					7.	283.		
Lumbermen's Mutual Casualty Company	394.	*208.*			3,101.		41.	
Mutual Benefit, Health and Accident Association	313,140.	151,530.	(Combined)					
The Mutual Life Assurance Company of Canada	58,214.	13,331.	(Combined)					
Saskatchewan Mutual Fire Insurance Company	2,656.	1,938.			60.			
The Wawanesa Mutual Insurance Company	3,111.	1,106.			185.	14.	10.	
	$1,759,033.	$ 931,894.	$287,976.	$114,465.	$425,537.	$156,582.	$248,591.	$ 42,460.

ABSTRACT OF THE RETURNS OF HAIL INSURANCE COMPANIES TRANSACTING BUSINESS IN THE PROVINCE OF ALBERTA, 1949

NAME OF COMPANY	Net Premiums Written	Net Premiums Earned	Net Claims Incurred	Ratio Net Claims Incurred to Net Premiums Earned
Aetna Insurance Company	$ 41,711.	$ 41,711.	$ 24,576.	58.91
American Alliance Insurance Company	6,549.	6,549.	2,767.	42.25
The Bee Hail Insurance Company	18,710.	18,710.	4,377.	23.39
Citizens Insurance Company of New Jersey	12,708.	12,708.	4,589.	36.11
The Connecticut Fire Insurance Company	5,859.	5,859.	2,108.	35.97
The Continental Insurance Company	28,962.	28,962.	15,726.	54.29
Equitable Fire and Marine Insurance Company	1,172.	1,172.	421.	35.91
Fidelity-Phenix Fire Insurance Company of New York	11,979.	11,979.	1,686.	14.07
Great American Insurance Company	48,027.	48,027.	20,290.	42.24
The Halifax Insurance Company	.....	.....	.....	.....
The Home Insurance Company	23,016.	23,016.	5,764.	25.04
Insurance Company of North America	29,476.	29,476.	11,546.	39.17
Niagara Fire Insurance Company	31,916.	31,916.	12,363.	38.73
Phoenix Insurance Company	9,709.	9,709.	3,493.	35.97
Providence Washington Insurance Company	9,847.	9,847.	3,543.	35.98
Reliance Insurance Company of Canada	2,954.	2,954.	1,063.	35.98
The Sea Insurance Company Limited	5,641.	5,641.	134.	2.37
Springfield Fire and Marine Insurance Company	45,743.	45,743.	24,070.	52.62
Westchester Fire Insurance Company	9,847.	9,847.	3,543.	35.98
	$ 343,826.	$ 343,826.	$ 142,059.	41.31

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING THEFT, PLATE GLASS, PERSONAL PROPERTY AND MISCELLANEOUS CLASSES OF INSURANCE IN THE PROVINCE OF ALBERTA, 1949

NAME OF COMPANY	Theft		Plate Glass		Personal Property		Miscellaneous	
	Premiums	Claims	Premiums	Claims	Premiums	Claims	Premiums	Claims
The Acadia Fire Insurance Company					$ 1,589.	$ 1,663.	$ 475.	
Aetna Insurance Company					33,884.	25,203.	4,588.	$ 2,022.
Agricultural Insurance Company					4,270.	1,269.	2,302.	452.
Alberta General Insurance Company								
Alliance Assurance Company, Limited	$ 340.		$ 166.	$ 88.	355.		139.	
The Alliance Insurance Company of Philadelphia					394.		115.	
American Alliance Insurance Company					722.	146.	40.	97.
The American Insurance Company					1,892.	1,720.	45.	
Anglo-Scottish Insurance Company, Limited	51.		210.	74.				
Arex Indemnity Company	20.							
Atlas Assurance Company, Limited	48.		359.	23.	382.	45.	2.	3,060.
The Automobile Insurance Company of Hartford Connecticut					5,438.		2,572.	695.
Aviation and General Insurance Company, Limited							1,654.	365.
Baloise Fire Insurance Company, Ltd.								
The Boiler Inspection and Insurance Company of Canada							22,457.	7,393.
Boston Insurance Company					7,833.	5,021.	753.	73.
British American Assurance Company	798.	$ 3.	598.	193.	8,541.	2,537.	5,179.	1,173.
The British Aviation Insurance Company, Limited							19,022.	4,396.
The British Canadian Insurance Company	359.		607.	642.			81.	73.
The British Empire Assurance Company	97.		110.	127.				
The British General Insurance Company Limited								
The British Law Insurance Company Limited					1,295.	115.		
The British Northwestern Fire Insurance Company	110.	75.	463.	270.	2,415.	215.	16.	
British Traders' Insurance Company, Limited							26.	183.
Caledonian-American Insurance Company					*30.*	103.		
Caledonian Insurance Company					1,416.	144.		
The Camden Fire Insurance Association					12,550.	11,280.	10,175.	2,297.
The Canada Accident and Fire Assurance Company	359.				1,741.	576.	4.	
Canada Security Assurance Company	1,026.		836.	399.	622.	279.	189.	*8.*
Canada West Insurance Company							4,064.	2,598.
Canadian Fire Insurance Company	2,766.	993.	1,332.	923.	4,304.	414.	2,715.	1,065.
Canadian General Insurance Company	2,601.	*39.*	1,460.	793.	13,081.	9,351.	12,791.	7,480.
The Canadian Indemnity Company	6,637.	783.	1,434.	1,027.	11,638.	678.	4,584.	5,176.
The Canadian Mercantile Insurance Company	48.	53.			44.	*13,811.*	1,665.	423.
The Canadian Surety Company	5,649.	745.	2,021.	1,658.	4,002.	7,661.	8,471.	2,731.
The Casualty Company of Canada	1,053.	4.	1,807.	1,017.	1,670.	310.		
The Century Insurance Company Limited	861.	53.	976.	549.	2,135.	634.	1,185.	383.

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING THEFT, PLATE GLASS, PERSONAL PROPERTY, AND MISCELLANEOUS CLASSES OF INSURANCE IN THE PROVINCE OF ALBERTA, 1949—Continued.

NAME OF COMPANY	Theft		Plate Glass		Personal Property		Miscellaneous	
	Premiums	Claims	Premiums	Claims	Premiums	Claims	Premiums	Claims
Citizens Insurance Company of New Jersey					6,403.	1,581.		
Columbia Insurance Company of New York								
Commercial Casualty Insurance Company	110.		*8.*	331.				
Commercial Union Assurance Company, Limited			71.	6.	1,270.	169.	1,049.	2,185.
The Connecticut Fire Insurance Company					6,402.	10,589.	2,369.	370.
Consolidated Fire and Casualty Insurance Company	498.	46.	267.		474.	*14.*	2,381.	50.
Continental Casualty Company	204.							
The Continental Insurance Company					4,459.	7,271.	8,445.	1,284.
The Contingency Insurance Company Limited					697.	10.	1,142.	25.
Cornhill Insurance Company, Limited					574.	65.		
The Dominion Fire Insurance Company	20.		600.			375.	88.	
The Dominion of Canada General Insurance Company	1,701.	382.	3,655.	1,267.	4,596.	2,005.		
The Eagle Fire Company of New York					68.	1,435.	88.	*8.*
Eagle Star Insurance Company, Limited					2,099.	100.	9,368.	8,727.
The Employers' Liability Assurance Corporation Limited	1,274.	392.	1,445.	577.	3,166.	1,421.	33.	
Equitable Fire and Marine Insurance Company					1,280.	2,118.	428.	74.
The Eureka — Security Fire and Marine Insurance Company							19.	
Federal Fire Insurance Company of Canada	498.	46.	1,687.	1,953.	4,899.	3,543.	182.	78.
Federal Insurance Company					65.			
Federation Insurance Company of Canada			16.		204.			
The Fidelity and Casualty Company of New York	*112.*							
Fidelity Insurance Company of Canada	111.		127.					
Fidelity-Phenix Fire Insurance Company of New York					5,423.	2,334.	309.	23.
Fire Association of Philadelphia					17.		2,570.	386.
Firemans' Fund Insurance Company					*167.*		18.	
The General Accident Assurance Company of Canada	2,336.	132.	3,732.	1,642.	9,676.	*18,724.*	47,072.	5,812.
General Accident, Fire and Life Assurance Corporation, Limited	531.	10.	766.	77.	3,336.	327.	50.	
General Casualty Company of America	6,857.	120.	2,454.	1,597.				
General Insurance Company of America					30,775.	7,685.	2,996.	282.
General Security Insurance Company of Canada	15.		85.		116.			
Glen Falls Insurance Company					29,865.	22,126.	3,488.	448.
The Globe Indemnity Company of Canada	3,278.	428.	1,574.	727.	3,369.	978.	1,632.	79.
Grain Insurance and Guarantee Company	2,700.	3,535.					652.	
Great American Indemnity Company	104.		352.	217.				
Great American Insurance Company					5,294.	1,071.	300.	714.

The Guarantee Company of North America							533.	984.
Guardian Assurance Company, Limited (London, Eng.)	232.				1,108.	105.	1,032.	
The Guardian Insurance Company of Canada	1,569.	340.	706.	519.	2,647.	514.	6,251.	4,314.
Guildhall Insurance Company Limited	69.		260.	318.	2,273.	498.	1,027.	173.
The Halifax Insurance Company	1,543.	106.	1,143.	601.	9,232.	*8,832.*	13,003.	2,762.
Hartford Accident and Indemnity Company	1,292.	100.	287.	471.			1,344.	61.
Hartford Fire Insurance Company					1,013.	1,682.	56,030.	22,626.
Hartford Live Stock Insurance Company							13,339.	2,900.
The Home Insurance Company					6,595.	475.	1,446.	78,445.
The Hudson Bay Insurance Company	234.	41.	113.	60.			96.	6.
Imperial Assurance Company								
The Imperial Guarantee & Accident Insurance Company of Canada	22.		23.				231.	
Imperial Insurance Office			1,149.	*73.*	90.	*8.*	1,020.	1,301.
Indemnity Insurance Company of North America	9,586.	2,364.	3,037.	782.			527.	
The Indemnity Marine Assurance Company Limited							6,244.	221.
Insurance Company of North America					50,934.	24,355.	2.808.	976.
The Law Union and Rock Insurance Company Limited	326.					19.	117.	
The Legal and General Assurance Society Limited	87.		570.	124.	2,637.	370.	3,066.	58.
The Liverpool and London and Globe Insurance Company Limited	1,405.	230.	674.	350.	14,286.	5,846.	1,839.	*2.*
The Liverpool - Manitoba Assurance Company	468.	82.	225.	121.			192.	13.
London and County Insurance Company					837.	641.		
The London and Lancashire Guarantee and Accident Company of Canada	472.		1,096.	348.			7.	
The London & Lancashire Insurance Company Limited					12,662.	*3,617.*	992.	*55.*
The London and Provincial Marine and General Insurance Company Limited								
London and Scottish Assurance Corporation, Limited	63.		135.	209.	252.	326.		
The London Assurance	35.		34.		3,965.	1,463.	2,601.	127.
London-Canada Insurance Company					1,672.	3,850.		
London Guarantee and Accident Company, Limited	284.	76.	*1.*	105.	601.	537.	507.	3,124.
Maryland Casualty Company							1,344.	57.
Mercury Insurance Company							75.	
The Metropolitan Casualty Insurance Company of New York	6,530.	4,990.	4,728.	922.				
Michigan Fire and Marine Insurance Company					762.	484.	20.	
Milwaukee Mechanics' Insurance Company					*26.*	1,079.	983.	*220.*
The Motor Union Insurance Company, Limited								
National-Ben Franklin Fire Insurance Company of Pittsburgh, Pa.					22,807.	9,923.	56,099.	*159.*
National Fire Insurance Company of Hartford					62.	165.	*80.*	
National General Insurance Company	159.		172.		938.	73.	345.	177.
National Provincial Insurance Company, Limited			817.	755.				
New England Fire Insurance Company					191.	121.	4.	
New York Underwriters Insurance Company					21.	37.		
The New Zealand Insurance Company Limited					1,179.	273.	1,954.	42.
Niagara Fire Insurance Company					347.		332.	

ABSTRACT OF THE RETURNS OF COMPANIES TRANSACTING THEFT, PLATE GLASS, PERSONAL PROPERTY, AND MISCELLANEOUS CLASSES OF INSURANCE IN THE PROVINCE OF ALBERTA, 1949—Continued.

NAME OF COMPANY	Theft		Plate Glass		Personal Property		Miscellaneous	
	Premiums	Claims	Premiums	Claims	Premiums	Claims	Premiums	Claims
North British and Mercantile Insurance Company, Limited	465.	668.	217.	661.	3,758.	863.	1,279.	1,328.
The North Empire Fire Insurance Company	.....	.....	.....	.....	397.	403.	7.	.....
The North River Insurance Company	.....	.....	.....	.....	2,697.	572.	2,389.	1,021.
Northern Assurance Company, Limited	15.	*20.*	986.	349.	1,807.	688.	28.	.....
Northwest Casualty Company	1,738.	33.	966.	541.	.....	.....	.....	.....
Norwich Union Fire Insurance Company	1,920.	*634.*	485.	720.	3,253.	2,593.	632.	*48.*
The Occidental Fire Insurance Company	356.	65.	274.	29.	1,730.	634.	.....	.....
The Ocean Accident and Guarantee Corporation Limited	567.	.....	712.	552.	4,831.	632.	6,502.	33.
The Pacific Coast Fire Insurance Company	.....	.....	1,068.	.....	179.	317.	404.	132.
Pacific Fire Insurance Company	.....	.....	.....	.....	710.	155.	172.	.....
The Patriotic Assurance Company Limited	.....	.....	.....	.....	1,006.	*22.*	.....	.....
Pearl Assurance Company, Limited	1,325.	334.	250.	16.	12,107.	1,718.	165.	*2,250.*
Philadelphia Fire and Marine Insurance Company	.....	.....	.....	.....	186.	115.	176.	.....
Phoenix Assurance Company Limited	227.	.....	351.	325.	4,768.	4,896.	*514.*	*2,000.*
The Phoenix Insurance Company (Hartford, Conn.)	.....	.....	.....	.....	11,521.	17,548.	6,762.	1,332.
The Planet Assurance Company Limited	.....	.....	.....	.....	40.	.....	.....	.....
Progressive Insurance Company of Canada	100.	.....	58.	.....	6,380.	*222.*	.....	.....
Providence Washington Insurance Company	.....	.....	.....	.....	11,895.	1,051.	4,728.	695.
Provincial Insurance Company, Limited	.....	.....	.....	.....	178.	146.	.....	.....
The Prudential Assurance Company Limited (of England)	1,440.	*21.*	1,073.	797.	13,285.	5,822.	765.	241.
Quebec Fire Assurance Company	.....	.....	.....	.....	.....	.....	.....	.....
Railway Passenger Assurance Company	551.	62.	214.	229.	1,625.	994.	315.	.....
Reliance Insurance Company of Canada	.....	.....	.....	.....	3,228.	5,339.	1,088.	187.
The Royal Exchange Assurance	1,131.	49.	.....	.....	3,067.	1,528.	3,022.	770.
Royal Insurance Company, Limited	4,320.	560.	1,911.	916.	21,498.	4,493.	9,106.	3,374.
St. Paul Fire and Marine Insurance Company	.....	.....	.....	.....	121,919.	64,748.	17,193.	695.
Scottish Canadian Assurance Corporation	.....	.....	.....	.....	.....	.....	.....	.....
Scottish Insurance Corporation, Limited	.....	.....	.....	.....	.....	.....	.....	.....
Scottish Metropolitan Assurance Company, Limited	.....	.....	25.	.....	206.	.....	.....	.....
The Scottish Union and National Insurance Company	.....	.....	.....	.....	1,169.	122.	277.	5.
The Sea Insurance Company Limited	.....	.....	.....	.....	.....	.....	.....	37,038.
Security Insurance Company of New Haven	.....	.....	.....	.....	470.	503.	.....	.....
Sentinel Fire Insurance Company	.....	.....	.....	.....	191.	121.	4.	.....
The South British Insurance Company Limited	.....	.....	.....	.....	.....	.....	.....	*16.*

Springfield Fire and Marine Insurance Company	.....	.....	.....	.....	7,192.	4,113.	2,037.	521.
Standard Insurance Company of New York	.....	.....	.....	.....	4,270.	1,268.	2,302.	379.
Sun Insurance Office Limited	1,147.	45.	350.	373.	3,932.	1,382.	625.	.....
Switzerland General Insurance Company Limited	.....	.....	.....	.....	.....	.....	.....	.....
Toronto General Insurance Company	2,128.	32.	1,194.	649.	10,703.	7,651.	10,465.	6,121.
Transcontinental Insurance Company	.....	.....	.....	.....	972.	2,434.	3.	.....
The Travellers Fire Insurance Company	.....	.....	.....	.....	3,691.	410.	1,924.	516.
The Travellers Indemnity Company (Hartford, Conn.)	1,432.	257.	48.	.....	.....	.....	2,323.	62.
Union Assurance Society, Limited	.....	.....	188.	.....	866.	213.	.....	.....
Union Insurance Society of Canton, Limited	3,957.	98.	1,695.	791.	15,658.	7,222.	13,990.	2,433.
The Union Marine and General Insurance Company Limited	339.	201.	463.	24.	605.	573.	336.	483.
United Firemen's Insurance Company of Philadelphia	.....	.....	.....	.....	.....	.....	.....	.....
United National Indemnity Company	690.	117.	448.	392.	.....	.....	.....	.....
United States Fidelity and Guaranty Company	1,447.	.....	324.	105.	.....	.....	1,344.	61.
United States Guarantee Company	.....	.....	.....	.....	.....	.....	.....	.....
Wellington Fire Insurance Company	499.	47.	.....	.....	468.	68.	.....	37.
Westchester Fire Insurance Company	.....	.....	.....	.....	5,337.	1,585.	2,885.	658.
The Western Assurance Company	115.	158.	26.	.....	11,742.	3,488.	6,756.	1,567.
Western Union Insurance Company	784.	.....	515.	101.	1,448.	366.	2,953.	1,336.
The Westminster Fire Office	.....	.....	.....	.....	.....	.....	.....	.....
The World Fire and Marine Insurance Company	.....	.....	.....	.....	372.	.....	36.	.....
The Yorkshire Insurance Company Limited	748.	.....	334.	353.	1,686.	276.	.....	.....
Zurich General Accident & Liability Insurance Company Limited	271.	.....	152.	.....	.....	.....	.....	.....
LLOYD'S								
Non Marine Underwriters, Members of Lloyd's, London, Eng.	7,462.	403.	.....	.....	1,416.	1,332.	36,301.	2,989.
MUTUALS								
The Central Manufacturers Mutual Insurance Company	.....	.....	.....	.....	41.	.....	.....	.....
The Economical Mutual Fire Insurance Company	12.	.....	.....	.....	249.	350.	10.	874.
Gore District Mutual Fire Insurance Company	60.	.....	5.	112.	806.	167.	.....	.....
Liberty Mutual Fire Insurance Company	.....	.....	37.	.....	52.	.....	.....	.....
Liberty Mutual Insurance Company	57.	.....	18.	.....	.....	.....	.....	.....
Lumbermen's Mutual Casualty Company	.....	27.	138.	202.	.....	.....	.....	.....
Mutual Implement and Hardware Insurance Company	90.	.....	274.	32.	5,150.	1,814.	.....	.....
Northwestern Mutual Fire Association	.....	.....	.....	.....	6,407.	2,986.	43.	.....
The Portage La Prairie Mutual Insurance Company	.....	.....	.....	.....	7,181.	1,701.	58.	200.
Saskatchewan Mutual Fire Insurance Company	.....	.....	.....	.....	471.	416.	1,556.	1,562.
The Wawanesa Mutual Insurance Company	150.	.....	1,280.	644.	7,539.	3,644.	1,198.	16,550.
	$102,325.	$ 18,507.	$ 60,439.	$ 30,702.	$715,983.	$301,613.	$506,947.	$259,473.

GOVERNMENT OF THE PROVINCE OF ALBERTA

Department of Provincial Secretary

OFFICE OF THE FIRE COMMISSIONER

Edmonton, April 29th, 1950.

To: The Honourable C. E. Gerhart, M.L.A.,
Provincial Secretary of Alberta,
Edmonton, Alberta

Dear Sir:

Pursuant to the provisions of Section 35, of The Fire Prevention Act, I have the honour to submit the Thirtieth Annual Report of the operations of the Office of the Fire Commissioner, for the calendar year 1949.

A comparison of 1949 and 1948 fire losses is as follows:—

Year	Number of fires	Per cent increase	Amount of loss	Per cent increase
1949	2,464	7.9	$ 5,299,584	38.9
1948	2,285	.....	3,815,868	.....

(1) Loss of life by fire during 1949 totalled 37 and injuries totalled 59. Table 11 shows a break-down of the causes of loss of life. This record indicates the need for continued educational activity to show how fires can be prevented and how life can be protected by better construction of buildings and training in the proper way to escape from a burning building.

(2) Study of Table No. 6 will show in which classification of property increased fire losses occurred. WAREHOUSE FIRES accounted for the largest loss and it should be mentioned that one particular fire accounted for over a million dollars property loss. RETAIL STORES were the next largest and showed a 16% increase of property loss and 40% increase of the number of fires over last year. FARM FIRE LOSSES increased 90% in property lost and there was a slight increase in the number of fires. Increased loss for the year in SAW MILLS, OIL PRODUCING and MINING PROPERTIES alone amounted to over one-half million dollars. CHURCH losses and SCHOOL losses occurred more frequently and the total loss increased 700% over the 1948.

(3) The causes of fire are shown in Table No. 7. The record of known causes facilitates directional inspection work. It should be noted that a very large property loss occurred where no definite cause could be named. Fire department inspections and training in detection of cause of fire should help to reduce the number of unknown fires.

(4) Record of inspectors' activities can be studied under Table No. 9. More time has been spent during 1949 conducting meetings to show common causes of fire and how to avoid death by fire. Meetings have also been conducted to advise Municipal Councils of suitable fire protection equipment.

(5) Continuing the trend, evident last year, fires of suspicious origin have increased. Table No. 10 shows the record of investigations made, convictions recorded for arson and allied crimes and the number of fires where suspicious circumstances existed but where there was lack of evidence to instigate prosecution.

(6) In the field of Fire Prevention Education, your authorization has enabled the purchase of 3,000 Fire Prevention Text Books. These will be distributed with the co-operation of the Department of Education, to every school in the province. Distribution was begun in 1949 and will be completed during 1950.

(7) The quarterly publication of this branch entitled ALBERTA FIRE NEWS, first issue July, 1949, is now mailed to all fire chiefs and other interested agencies with a view to co-ordinating the work of fire prevention and fire protection throughout the province.

The re-occurring loss of life and rapid rise in property loss indicates that present fire protection and fire prevention agencies are not succeeding in curbing and reducing this serious threat to the resources and economy of our province. The steady increase in the number of fires shows that fire prevention work at the municipal level needs increasing. The fact that there are more large losses and rapidly increasing overall fire losses indicates that fires are not being extinguished quickly upon discovery. I urgently recommend consideration of ways and means to give impetus to greater fire prevention and fire protection.

In conclusion, I wish to express my appreciation to my staff for their excellent work and co-operation during the year. I also wish to thank all the Fire Chiefs and Local Assistants to the Fire Commissioner, and all Firemen, particularly volunteer brigades, for their efforts to keep down fire losses, the Royal Canadian Mounted Police and City Police Departments and the Fire Underwriters' Investigation Bureau, Inc. for rendering valuable service in the investigation of fires. I appreciate the efforts of all persons and associations that have interested themselves in fire prevention work and the co-operation of other Government Departments is also very much appreciated.

Respectfully submitted,

E. R. HUGHES,

Fire Commissioner.

TABLE No. 1

A COMPARISON OF THE MONTHLY LOSSES IN 1948 AND 1949

Month	1948		1949	
	No. of Fires	Loss	No. of Fires	Loss
January	230	$ 326,214.45	260	$ 343,304.
February	279	490,372.64	194	477,859.
March	170	119,840.54	184	1,481,853.
April	163	220,698.64	280	682,035.
May	192	237,141.63	208	196,999.
June	165	257,603.41	157	338,961.
July	156	273,437.03	204	322,142.
August	127	159,976.74	166	327,986.
September	163	611,132.90	175	178,202.
October	187	131,030.68	202	347,394.
November	156	431,253.38	177	257,986.
December	189	375,458.31	257	344,863.
Total	2,177	$3,634,160.35	2,464	$5,299,584.

TABLE No. 2

COMPARISON OF YEARLY FIRE LOSSES FROM JANUARY 1st, 1940, TO DECEMBER 31st, 1949

Calendar Year	No. of Fires	Property Loss
1940	1,408	$1,329,212.61
1941	1,421	1,949,151.35
1942	1,632	1,539,175.59
1943	1,767	1,259,061.39
1944	1,634	1,896,283.59
1945	2,138	2,208,199.71
1946	2,308	2,544,688.99
1947	2,118	2,237,643.29
1948	2,285	3,815,868.36
1949	2,464	5,299,584.00
TEN-YEAR TOTAL	19,175	$24,078,868.88

Population (1949) ..... 871,000 Per capita Loss (1949) ..... $ 6.08

TABLE No. 3

CLASSIFICATION AND CAUSES OF PROPERTY LOSS IN 1949

(Reference to Table No. 6)

Property	Causes	No. of Fires
DWELLINGS AND APARTMENTS AND THEIR GARAGES AND OUTBUILDINGS — EXCLUDING FARMS:		
(a) Brick—Protected—		
	Stoves, Furnaces, Boilers and their pipes	1
	Smoking (cigarettes, cigars, pipes and matches)	23
	Matches (other than smokers' carelessness)	2
	Lights (other than electric)	2
	Electricity	3
	Lightning (unrodded buildings)	2
	Miscellaneous	4
	Unknown causes of fire	7
		44

TABLE No. 3 — (Continued)

Property	Causes	No. of Fires
(b) Frame — Protected —		
	Chimneys, Flues, Overheated and Defective	27
	Stoves, Furnaces, Boilers and their pipes	56
	Hot ashes, coals and open fires	21
	Sparks on roofs	5
	Exposure Fires	13
	Smoking (cigarette, cigars, pipes and matches)	505
	Matches (other than smokers' carelessness)	57
	Lights (other than electric)	22
	Electricity	80
	Lightning (unrodded buildings)	15
	Spontaneous Ignition	4
	Petroleum and its products	3
	Incendiarism	4
	Miscellaneous	183
	Unknown causes of fire	123
		1,118
(c) Brick and Frame — Unprotected —		
	Chimneys, Flues, Overheated and Defective	7
	Stoves, Furnaces, Boilers and their pipes	24
	Hot ashes, coals and open fires	21
	Sparks on roofs	3
	Exposure Fires	26
	Smoking (cigarettes, cigars, pipes and matches)	54
	Matches (other than smokers' carelessness)	7
	Lights (other than electric)	1
	Electricity	6
	Lightning (unrodded buildings)	1
	Spontaneous Ignition	1
	Petroleum and its products	1
	Incendiarism	1
	Miscellaneous	26
	Unknown causes of fire	68
		247
FARM PROPERTY:		
	Chimneys, Flues, Overheated and Defective	31
	Stoves, Furnaces, Boilers and their pipes	32
	Hot ashes, coals and open fires	10
	Sparks on roofs	6
	Exposure Fires	6
	Smoking (cigarettes, cigars, pipes and matches)	19
	Matches (other than smokers' carelessness)	13
	Lights (other than electric)	2
	Electricity	13
	Lightning (unrodded buildings)	25
	Lightning (rodded buildings)	1
	Spontaneous Ignition	16
	Petroleum and its products	8
	Incendiarism	4
	Miscellaneous	38
	Unknown causes of fire	135
		359
CHURCHES:		
	Stoves, Furnaces, Boilers and their pipes	3
	Hot ashes, coals and open fires	1
	Sparks on roofs	1
	Exposure fires	1
	Smoking (cigarettes, cigars, pipes and matches)	1
	Lightning (unrodded buildings)	1
	Miscellaneous	2
		10

TABLE No. 3 — (Continued)

Property	Causes	No. of Fires
HOSPITALS AND SANITORIA:		
	Smoking (cigarettes, cigars, pipes and matches)	3
	Electricity	1
	Miscellaneous	1
	Unknown causes of fire	1
		6
PUBLIC HALLS:		
	Stoves, Furnaces, Boilers and their pipes	1
	Exposure Fires	2
	Smoking (cigarettes, cigars, pipes and matches)	1
	Matches (other than smokers' carelessness)	1
	Lights (other than electric)	1
	Electricity	2
	Unknown causes of fire	3
		11
SCHOOLS AND OTHER EDUCATIONAL INSTITUTIONS:		
	Chimneys, Flues, Overheated and Defective	13
	Stoves, Furnaces, Boilers and their pipes	6
	Exposure Fires	1
	Lightning (unrodded buildings)	3
	Petroleum and its products	1
	Incendiarism	2
	Miscellaneous	9
	Unknown causes of fire	9
		44
ALL OTHER INSTITUTIONAL BUILDINGS:		
	Hot ashes, coals and open fires	1
	Smoking (cigarettes, cigars, pipes and matches)	4
	Matches (other than smokers' carelessness)	1
	Lights (other than electric)	1
	Incendiarism	1
	Miscellaneous	1
	Unknown causes of fire	6
		15
WAREHOUSES:		
	Chimneys, Flues, overheated and defective	2
	Stoves, Furnaces, Boilers and their pipes	3
	Exposure fires	4
	Smoking (cigarettes, cigars, pipes and matches)	1
	Matches (other than smokers' carelessness)	1
	Incendiarism	1
	Miscellaneous	4
	Unknown causes of fire	14
		30
RETAIL STORES AND CONTENTS:		
	Chimneys, Flues, Overheated and Defective	4
	Stoves, Furnaces, Boilers and their pipes	15
	Hot ashes, coals and open fires	3
	Sparks on roofs	1
	Exposure fires	32
	Smoking (cigarettes, cigars, pipes and matches)	23
	Matches (other than smokers' carelessness)	1
	Electricity	12
	Spontaneous Ignition	2
	Petroleum and its products	6
	Miscellaneous	39
	Unknown causes of fire	76
		214

TABLE No. 3 — (Continued)

Property	Causes	No. of Fires
HOTELS AND CONTENTS:		
	Stoves, Furnaces, Boilers and their pipes	1
	Hot ashes, coals and open fires	1
	Exposure fires	2
	Smoking (cigarettes, cigars, pipes and matches)	32
	Electricity	2
	Incendiarism	1
	Miscellaneous	6
	Unknown causes of fire	9
		54
FOOD PLANTS AND DISTILLERIES:		
	Stoves, Furnaces, Boilers and their pipes	1
	Sparks on roofs	1
	Exposure fires	3
	Miscellaneous	3
	Unknown causes of fire	3
		11
FLOUR MILLS AND GRAIN ELEVATORS:		
	Exposure fires	1
	Matches (other than smokers' carelessness)	2
	Incendiarism	1
	Miscellaneous	1
	Unknown causes of fire	5
		10
OIL PROPERTIES AND OIL TANKS:		
	Exposure fires	1
	Matches (other than smokers' carelessness)	1
	Electricity	1
	Spontaneous Ignition	1
	Petroleum and its products	5
	Miscellaneous	8
	Unknown causes of fire	6
		23
SAW AND SHINGLE MILLS:		
	Sparks on roofs	2
	Matches (other than smokers' carelessness)	1
	Electricity	2
	Miscellaneous	3
	Unknown causes of fire	6
		14
LUMBER YARDS:		
	Smoking (cigarettes, cigars, pipes and matches)	1
	Unknown causes of fire	1
		2
WOODWORKERS:		
	Spontaneous Combustion	1
	Unknown causes of fire	3
		4
METAL WORKERS — GARAGES:		
	Chimneys, Flues, Overheated and Defective	4
	Stoves, Furnaces, Boilers and their pipes	1
	Hot ashes, coals and open fires	2
	Sparks on roofs	2
	Exposure fires	4
	Matches (other than smokers' carelessness)	2
	Lights (other than electric)	1

TABLE No. 3 — (Continued)

Property	Causes	No. of Fires
	Electricity	5
	Lightning (unrodded buildings)	1
	Spontaneous Ignition	1
	Petroleum and its products	2
	Incendiarism	1
	Miscellaneous	20
	Unknown causes of fire	24
		70
MINING PROPERTY:		
	Chimneys, Flues, Overheated and Defective	1
	Sparks on roofs	1
	Exposure fires	1
	Smoking (cigarettes, cigars, pipes and matches)	2
	Lightning (unrodded buildings)	1
	Petroleum and its products	1
	Miscellaneous	2
	Unknown causes of fire	12
		21
RAILWAY PROPERTY, LIGHT AND POWER PLANTS:		
	Stoves, Furnaces, Boilers and their pipes	1
	Sparks on roofs	1
	Smoking (cigarettes, cigars, pipes and matches)	1
	Lights (other than electric)	1
	Electricity	1
	Lightning (unrodded buildings)	1
	Spontaneous Ignition	1
	Miscellaneous	7
	Unknown causes of fire	2
		16
MISCELLANEOUS MANUFACTURING PREMISES:		
	Exposure fires	1
	Smoking (cigarettes, cigars, pipes and matches)	2
	Lights (other than electric)	1
	Spontaneous Ignition	1
	Miscellaneous	3
	Unknown causes of fire	9
		17
MISCELLANEOUS NON-MANUFACTURING PREMISES:		
	Chimneys, Flues, Overheated and Defective	5
	Stoves, Furnaces, Boilers and their pipes	2
	Exposure Fires	10
	Smoking (cigarettes, cigars, matches and pipes)	10
	Matches (other than smokers' carelessness)	1
	Electricity	16
	Lightning (unrodded buildings)	2
	Spontaneous Ignition	1
	Petroleum and its products	4
	Incendiarism	2
	Miscellaneous	27
	Unknown causes of fire	44
		124

TABLE No. 4

INSTITUTION AND ASSEMBLY BUILDINGS — (Excluding Theatres and Clubs.)

Location	Occupancy	Damage	Class of Building	Causes
Milk River	Church	$ 23,562.	Frame	Overheated furnace
Milk River	Manse	115.	Frame	Exposure
Stony Plain	Church	740.	Frame	Defective chimney
Acme	Community Hall	20,000.	Frame	Furnace stoker
Westlock	School	1,737.	Frame	Stove pipe
Hand Hill	School	40.	Frame	Defective chimney
High Prairie	School	114.	Frame	Defective chimney
Rocky Mt. House	School	504.	Frame	Defective chimney
Stettler	School	102.	Frame	Defective chimney
Millarville	Teacherage	3,500.	Frame	Defective chimney
Bonnyville	School	348.	Frame	Stove pipe
Grande Prairie	School	832.	Frame	Furnace
Kitscoty	Dormitory	287.	Frame	Oil ignited
Foremost	School	150.	Frame	Gasoline engine
Acme	Rebecca Lodge	428.	Frame	Unknown
Acme	I.O.O.F. Lodge	700.	Frame	Unknown
High Prairie	Rectory	60.	Frame	Shaving lotion exploded
Hobbema	Hospital	150.	Concrete	Unknown
Westlock	School	1,158.	Frame	Chimney
Rocky Mt. House	School	49.	Frame	Chimney
Barrhead	School	1,442.	Frame	Chimney
Rolling Hills	Teacherage	23.	Frame	Hot poker
Two Hills	School	338.	Brick	Unknown
Manola	School	396.	Frame	Unknown
Willingdon	School	63,500.	Brick	Unknown
Edmonton	Y.W.C.A.	25.	Brick	Fireplace
High Prairie	Church	1,821.	Frame	Exposure

TABLE No. 4. — (Continued)

Location	Occupancy	Damage	Class of Building	Causes
Calgary	Hall	347.	Brick	Overheated fan
Wildwood	School	1,729.	Frame	Chimney
Calgary	Old Folks Home	20.	Frame	Burning tobacco
Edmonton	Hall	470.	Frame	Bush fire
East Coulee	Hall	7.	Frame	Unknown
Two Hills	Hall	3,309.	Frame	Unknown
Spirit River	School	3,000.	Frame	Incendiary
Medicine Hat	Dormitory	369.	Frame	Natural gas leak
Edmonton	Hall	178.	Brick	Cigarette
Calgary	Hall	160.	Brick	Incendiary
Pigeon Lake	I.V.C.F. Cabin	625.	Frame	Bush fire
Medicine Hat	Legion Hall	747.	Frame	Unknown
Bow Island	Church	1,529.	Frame	Heater
Red Deer	Hospital	56.	Brick Veneer	Welding machine
High Prairie	School	1,034.	Log	Bush fire
Taber	School	71.	Frame	Oil stove
St. Paul	Dormitory	60.	Frame	Oil ignited
Greyville	School	5.	Frame	Bush fire
Lac La Biche	School Barn	240.	Frame	Unknown
Legal	Church	108,412.	Frame	Unknown
Peace River	School	2,018.	Frame	Unknown
Vermilion	School	3,742.	Frame	Unknown
Drumheller	Teacherage	1,531.	Frame	Cigarette
Fort Kent	Convent	105.	Frame	Unknown
Banff	Lodge Hall	15,508.	Hollow Tile	Cigarette
Seba Beach	Y.M.C.A. Camp	28.	Frame	Pipe ashes
Calgary	Gymnasium	50.	Sandstone	Unknown
Pincher Creek	Church	1,900.	Frame	Lightning
Olds	School	700.	Frame	Lightning
Wainwright	School	173.	Frame	Lightning

Calgary	Hall	10.	Frame	Matches
Waterton Lakes	Y.M.C.A. Camp	5,904.	Frame	Unknown
Lochend	School	54.	Frame	Lightning
Stavely	School	63.	Frame	Gas heater
Duchess	Dormitory	1,524.	Frame	Unknown
Drumheller	Hospital	26.	Hollow Tile	Short circuit
Orion	Hall	90.	Frame	Exposure
Grassland	Hall	4,680.	Frame	Short circuit
Pincher Creek	School	1,050.	Brick	Unknown
Calgary	Hospital	45.	Brick	Cigarette
Edmonton	Hospital	44.	Brick	Smoking
Calgary	Hall	2,385.	Frame	Fireplace
Bezanson	Hall	1,100.	Frame	Unknown
Donelly Heights	School	2,150.	Frame	Chimney
Stony Plain	Dormitory	11,500.	Frame	Furnace
Rich Valley	School	108.	Frame	Overheated stove
Edmonton	University Campus	7.	Frame	Vacuum cleaner
Horseshoe Lake	School	7,895.	Frame	Unknown
Edmonton	School and Chapel	279.	Brick	Candlewick
Camrose	Hospital	29.	Brick	Cigarette
Tilley	Hall	3,675.	Stucco	Unknown
Cluny	School	850.	Frame	Overheated stove
Edmonton	Church	3,000.	Frame	Faulty furnace
Picture Butte	Church	40.	Frame	Oil burner
Medicine Hat	Hall	30.	Frame	Cigarette
Granum	School	10.	Frame	Chimney
Springvale	School	4,831.	Brick Veneer	Furnace
Liberton	School	4,050.	Frame	Coal gas explosion
Derwent	School	44,000.	Frame	Unknown
Total		$369,673.		

TABLE No. 5
LOSSES CAUSED BY LIGHTNING

Month	Location	Occupancy	Damage: Building	Damage: Contents	Damage: Total
May	Lethbridge	Granary	$ 86.	——	$ 86.
June	Edmonton	Dwelling	102.	——	102.
	Wimborne	Barn	500.	——	500.
	Carbon	Barn	126.	——	126.
	High River	Granary	——	$ 15.	15.
	South Edmonton	Barn	3,100.	301.	3,401.
	Edmonton	Coffee Shop	15.	65.	80.
July	Calgary	Dwelling	194.	——	194.
	Innisfaill	Dwelling	82.	——	82.
	Edmonton	Dwelling	——	11.	11.
	Edmonton	Dwelling	63.	——	63.
	Edmonton	Dwelling	31.	——	31.
	Ponoka	Dwelling	112.	——	112.
	Red Deer	Dwelling	30.	——	30.
	Edmonton	Dwelling	42.	——	42.
	Red Der	Dwelling	——	41.	41.
	Calgary	Dwelling	20.	——	20.
	Raymond	Barn and Dwelling	1,012.	——	1,012.
	High River	Barn	48.	——	48.
	Glen Park	Granary	1,127.	147.	1,274.
	Blue Ridge	Barn	1,500.	——	1,500.
	Calgary	Barn	97.	——	97.
	Moosewallow	Barn	800.	——	800.
	Alix	Granary	21.	6.	27.
	Mannville	Barn	320.	263.	583.
	Brosseau	Barn	460.	——	460.

	Tomahawk	Barn	4,000.	115.	4,115.
	Pincher Creek	Church	1,900.	——	1,900.
	Olds	School	700.	——	700.
	Wainwright	School	173.	——	173.
	Thorhild	Garage	500.	225.	725.
	Edmonton	Club House	50.	——	50.
August	Lacombe	Dwelling	11.	11.	22.
	Calgary	Dwelling	5.	——	5.
	Calgary	Dwelling	9.	——	9.
	Calgary	Dwelling	——	94.	94.
	Calgary	Dwelling	35.	——	35.
	Calgary	Dwelling	50.	——	50.
	Bowness	Dwelling	630.	——	630.
	Bashaw	Dwelling	1,000.	——	1,000.
	Calgary	Barn	800.	145.	945.
	Willingdon	Barn	900.	——	900.
	Vegreville	Barn	3,000.	——	3,000.
	Hairy Hill	Dwelling	3,634.	2,300	5,934.
	Tawatinaw	Dwelling	65.	10.	75.
	Strome	Granary	32.	——	32.
	Spring Coulee	Barn	50.	——	50.
	Fort Saskatchewan	Hoghouse	1,047.	195.	1,242.
	Cochrane	Barn	——	175.	175.
	Sion	Dwelling	39.	10.	49.
	Calgary	School	54.	——	54.
	Grassy Lake	Mining Building	80,000.	——	80,000.
	Medicine Hat	Power Plant		1,000.	1,000.
		Total	$ 108,572.	$ 5,129.	$113,701.

TABLE No. 6

FIRE LOSSES BY PROPERTY CLASSIFICATION

	Property	Number of Fires		Total of Damage
1.	Brick, etc., Dwellings—Protected	44		$ 4,728.
2.	Frame, etc., Dwellings—Protected	1,118		271,064.
3.	Brick and Frame, etc., Dwellings—Unprotected	247		292,283.
4.	Farm Property	359		540,415.
5A.	Churches	10		141,179.
5B.	Hospitals and Sanitoria	6		350.
5C.	Public Halls	11		36,093.
5D.	Schools and Educational Institutions	44		166,993.
5E.	All other Institutional Buildings	15		25,058.
6.	Warehouses of all kinds	30		1,350,385.
7.	Retail Stores	214	(Buildings)	209,870.
			(Contents)	501,294.
8.	Hotels	54	(Buildings)	78,412.
			(Contents)	18,777.
9.	Food Plants and Distilleries, etc.	11		56,523.
10.	Flour Mills and Grain Elevators	10		201,324.
11.	Oil Property and Oil Tanks, etc.	23		257,885.
12.	Saw and Shingle Mills	14		305,113.
13.	Lumber Yards	2		1,600.
14.	Woodworkers	4		30,388.
15.	Metal Workers—Garages	70		146,834.
16.	Mining Property	21		174,619.
17.	Railway Property, Light and Power Plants	16		32,971.
18.	Miscellaneous Manufacturing Premises	17		189,418.
19.	Miscellaneous Non-Manufacturing Premises	124		266,008.
	TOTAL	2,464		$ 5,299,584.

TABLE No. 7

CAUSES OF FIRES

	Causes.	Number of fires.	Total of Damage.
51.	Chimneys, Flues, overheated and defective	94	$ 163,597.
52.	Stoves, Furnaces, Boilers and their pipes	147	234,042.
53.	Hot ashes, coals and open fires	60	16,372.
54.	Sparks on roofs	23	21,734.
55.	Exposure fires	108	187,525.
56.	Smoking (cigarettes, cigars, pipes and matches)	682	237,643.
57.	Matches (other than smokers' carelessness)	90	94,568.
58.	Lights (other than electric)	32	7,582.
59.	Electricity	144	181,275.
60.	Lightning (unrodded buildings)	52	110,300.
60A.	Lightning (rodded buildings)	1	3,401.
61.	Spontaneous Ignition	29	42,418.
62.	Petroleum and its products	31	146,859.
63.	Incendiarism	18	66,558.
64.	Miscellaneous	387	447,590.
65.	Motion picture film ignition	Nil	Nil
66.	Unknown causes of fire	566	3,338,120.
	Total	2,464	$5,299,584.

TABLE No. 8

LARGEST LOSSES DURING THE YEAR

Location	Occupancy	Loss	Causes
Bowness	Out buildings	$ 15,337.	Sparks from chimney
Milk River	United Church	23,562.	Overheated furnace
Acme	Community hall	20,000.	Furnace stoker
Morinville	Offices, stores, etc.	11,500.	Overheated furnace pipe
Onoway	Stores	14,944.	Unknown
Ozeda	Screening plant & tipple	57,442.	Gasoline engine
Calgary	Ranch property	34,601.	Electric wiring
Westlock	Pool room	13,971.	Defective wiring
Heinsley	Garage	12,500.	Unknown
Willingdon	School	63,500.	Unknown
Edmonton	Warehouse	12,940.	Exposure
Edmonton	Warehouse	71,946.	Unknown
Warner	Bank	12,816.	Exposure
Okotoks	Elevator	33,915.	Unknown
Lloydminster	Refinery	85,099.	Leak in oil pump
Calgary	Blacksmith shop & garage	14,996.	Unknown
Nemiscam	General store & garage	19,075.	Defective oil heater
Edmonton	Warehouse & offices	1,182,116.	Unknown
Nemiscam	Machinery agency	26,219.	Defective oil heater
Ferintosh	General store	17,700.	Unknown
Rycroft	Store	67,335.	Unknown
Calgary	Cabinet shop	26,350.	Unknown
Mountain Park	Garage	24,326.	Ignition of gasoline
Luscar	Tipple	12,111.	Unknown
Peace River	Dwelling	10,894.	Hot-air furnace
Black Diamond	Rooming house	10,000.	Exposure
Millarville	Dwelling	11,593.	Unknown
Innisfail	Hog barn	10,000.	Gasoline engine
Lethbridge	Warehouse	14,827.	Unknown
Hilda	Store	11,154.	Burning rubbish
Edmonton	Store & Express Transfer	14,310.	Unknown
Hanna	Store & dwelling	13,325.	Unknown
Lethbridge	Motor Car Supply	132,250.	Unknown
Red Deer	Stores, offices & Apartments	37,297.	Unknown
Czar	Elevator	43,600.	Exposure
Czar	Elevator	29,188.	Children with matches
Granada	Planing mill	144,458.	Unknown
Edmonton	Dairy farm	12,250.	Cigarette
Alliance	Hotel	10,825.	Unknown
Sheerness	Tipple	12,255.	Unknown
Girouxville	Garage	14,034.	Unknown
Legal	Church & rectory	108,412.	Unknown
Banff	Lodge hall	15,508.	Cigarette
Calgary	Feed store	13,810.	Unknown
Cambria	Hotel	35,537.	Unknown
Rosemary	Cheese factory	12,054.	Unknown
Edmonton	Elevator & feed mill	22,416.	Unknown
Camrose	Dwelling	16,150.	Coal gas explosion
Berwyn	Garage & store	48,846.	Unknown
Ohaton	Elevator	35,438.	Unknown
Bluffton	Creamery	75,461.	Unknown
Edmonton	Repair shop	15,969.	Varnish ignition
Cooking Lake	Chicken house, etc.	18,693.	Unknown
Tawatinaw	Store & warehouse	23,443.	Unknown
Stettler	Drilling rig	75,805.	Oil ignition
Grassy Lake	Mine building	80,000.	Lightning
Rosebud	Granary	14,443.	Unknown
Orion	Store & dwelling	12,300.	Unknown
Edmonton	Dairy	20,043.	Natural gas explosion
Calgary	Furniture manufacturing	32,702.	Unknown
Stony Plain	School dormitory	11,500.	Furnace
Wetaskiwin	Hardware store	16,000.	Unknown
Wetaskiwin	Bakery	30,966.	Unknown
Streamstown	Elevator	31,135.	Unknown
Blairmore	Saw and planing mill	53,500.	Unknown

TABLE No. 8—(Continued)

Location	Occupancy	Loss	Causes
Lomond	Public garage	21,107.	Electric welder
Viking	Utility buildings	26,985.	Gasoline line break
East Coulee	Bakery	17,593.	Unknown
Calgary	Barn	17,614.	Unknown
Raymond	Farm buildings	17,003.	Unknown
Calgary	Warehouse	35,768.	Arson
Tilley	General store	21,072.	Unknown
Blairmore	Lumber mill	29,300.	Short circuit
Rocky Mt. House	Planing mill	61,438.	Unknown
Fort McMurray	Restaurant	11,479.	Unknown
Granada	Store & Post Office	43,838.	Defective chimney
Calgary	Souvenir shop	11,000.	Unknown
Nordegg	Briquette plant	11,515.	Unknown
Calgary	Roofing plant	18,314.	Unknown
Calgary	Barber shop & storage	10,829.	Unknown
Calgary	Confectionery & Novelty	23,439.	Unknown
Warner	Hotel	37,544.	Cigarette
	Total	$ 3,643,530.	

TABLE No. 9

INSPECTIONS AND ORDERS ISSUED

Number of cities, towns and villages visited and inspected	307
Number of orders to remedy conditions (written)	1,265
Number of order to remedy conditions (verbal)	1,010
Number of orders to remedy conditions (written) by fire chiefs	17

Character of Orders Issued:

Recharge OR provide fire extinguishing equipment	213
Improve housekeeping conditions	112
Repair or install fire alarm system	87
Protect combustible material near stove pipes and heaters	55
Provide exit doors and panic bolts	69
Provide outside fire escape	78
Enclose inside stairway	32
Install lights or signs over exits	40
Remove grease, dirt, etc., from hoods over stoves and ranges	21
Remove grease and dirt from electric motors	27
Post directional exit signs	3
Repair faulty electric wiring	41
Discontinue use of gasoline for cleaning purposes	10
Remove obstructions from exits	19
Replace worn out or properly support stove pipes	29
Remove gasoline barrels from mercantile buildings to approved warehouse	47
Provide underground storage for petroleum products	27
Tear down or repair dilapidated buildings	6
Clean stove pipes and chimneys	3
Build or repair brick chimneys	32
Cut grass and weeds near mercantile buildings and on vacant lots	10
Provide covered metal rubbish containers	7
Relocate or correct hazards at bulk fuel oill stations	74
Protect floor underneath and in front of stoves	2
Provide approved and correctly installed oil burning equipment	3
Remove rubbish and flammable material from under stairs	36
Discontine burning beside building	2
Dispose of oily or waxy rags in metal container	18
Post "No Smoking" Signs	6
Hold fire drills at least once per month	5
Metal clad doors	30
Miscellaneous	121
Total	1,265

Special Inspections:

Schools	67	Bulk Warehouses	45
Government Buildings	19	Hospitals	24
Hotels	48	Stores	34
Cafes	19	Garages	11
Arenas	4	Halls	14
Churches	1	Fire Fighting Equipment	45
		Total	356

Special Activities:

Fire Prevention Meetings Held	219	Total Attendance at Meetings	13,272
Fire Prevention Film Showings	128		
No. of Fire Departments Inspected	142	Fire Drills called in Schools, Hospitals, etc.	181
Fire Department Practices Held	59		
Written Recommendations to towns and villages re Fire Protection Equipment	544	Demonstrations of extinguishers in schools, hospitals	69

TABLE No. 10

FIRE INVESTIGATIONS

Number of fires investigated (Departmental Investigations only)		156
Number of Informations Laid Reported to Department (Arson)		7
Number of Convictions (Arson)		6
Convictions for Crimes allied to Arson		4
Incendiary	18	
Suspected Incendiary	24	
Committed to Mental Institutions		1

Inspectors' Mileage:

Mileage by car	91,002
Mileage (other than above)	7,960
Total	98,962

TABLE No. 11

STATEMENT OF FATALITIES — 1949

Originating Cause	Men	Women	Children	Total
Unknown (trapped in burning building)	5	2	7	14
Children playing with matches	....	....	5	5
Starting fire with kerosene or gasoline	1	2	1	4
Trapped in burning motor vehicle	3	....	1	4
Natural gas break	1	2	....	3
Cigarette smoking in bed	1	1	....	2
Faulty oil burner	2	....	....	2
Gasoline lantern exploded	1	....	....	1
Clothing ignited from stove	1	....	....	1
Bush fire	1	....	....	1
Totals	16	7	14	37

Injuries by fire discovered by investigations and taken from newspaper reports 59